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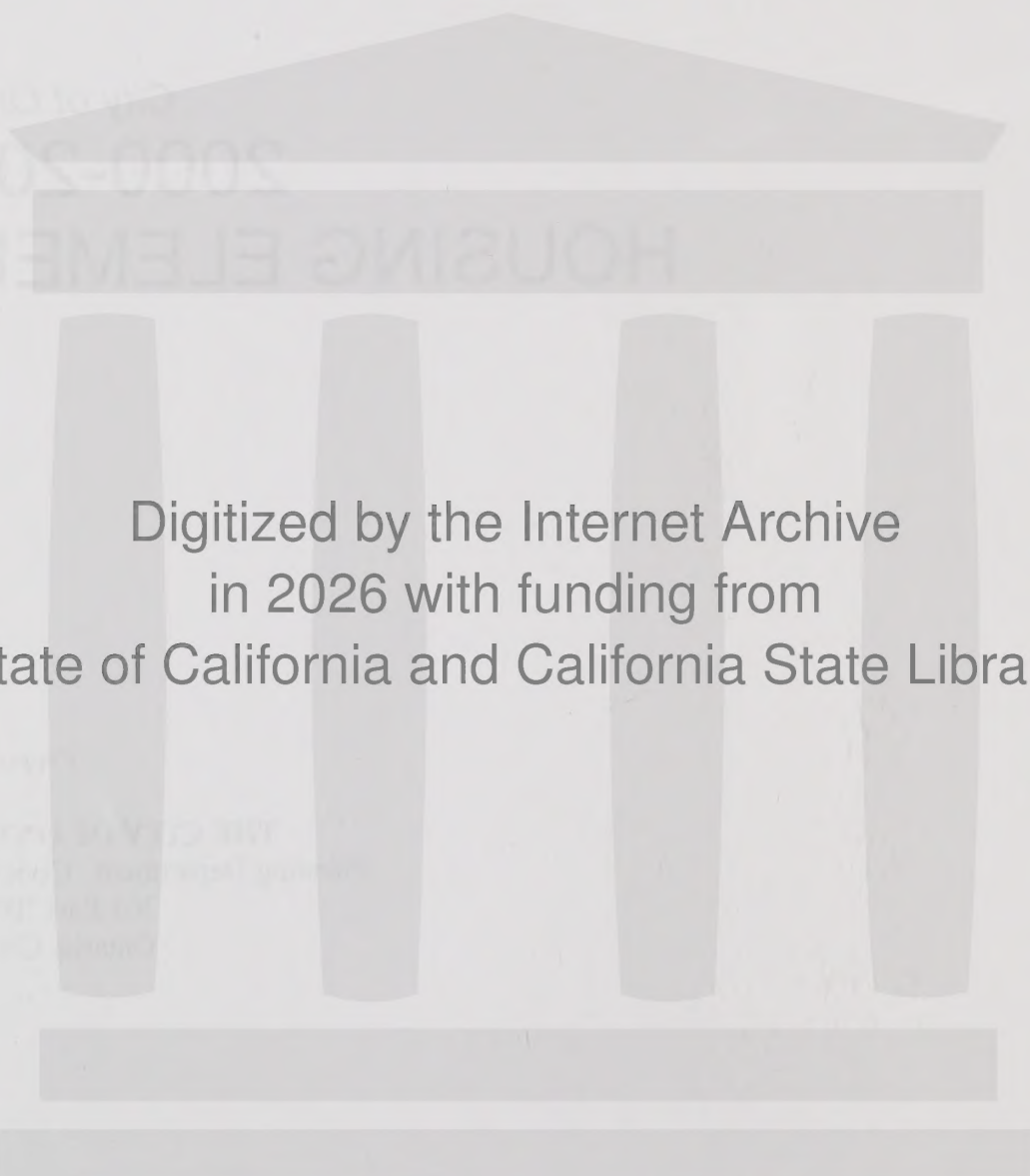
2000-2005 HOUSING ELEMENT

Prepared by:

THE CITY OF ONTARIO

Planning Department · Civic Center
303 East "B" Street
Ontario, CA 91764

Adopted by Ontario City Council
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Resolution No. 2001-113



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PREFACE

This 2000-2005 Housing Element is the culmination of a four-year effort by the City of Ontario to revise and gain state housing element certification. In 1997, the City, with the assistance of The Planning Center, prepared a Housing Element update for the 1998-2005 period. The 1997 update was drafted prior to the issuance of the 2000 Regional Housing Needs Assessment (RHNA) numbers, and instead calculated the City's RHNA based on a formula approved by the Southern California Association of Governments (SCAG). The 1997 update was submitted to the State of California Department of Housing and Community Development (HCD) for review.

HCD comments requested the City clarify certain portions of the updated Element, including:

- Commitment to specific actions to ensure that the proposed the mixed-use programs can be implemented, specifically in the C-2 and C-3 zones;
- Commitment to rezoning specific nonresidential sites to residential or mixed use designations;
- Establishment of specific guidelines and assistance programs to ensure that conversion or construction of upper floors in the Downtown can be used for residential;
- Description of maximum densities that can be achieved by proposed recycling and mixed-use programs.

At the time the 1997 update was prepared, the City of Ontario had little vacant land remaining, and attempted to satisfy its fair share housing requirements (RHNA allocation) through an aggressive strategy of infill development. Since the drafting of that update, the City has annexed 8,200 acres of largely undeveloped land known as the Sphere of Influence, or New Model Colony. With the inclusion of the New Model Colony, the City of Ontario has sufficient residentially designated land to support development of 65,058 additional dwelling units at build-out (2030).

During the past three years, the City has also completed a comprehensive Amendment to the Development Code. The amended Code contains specific provisions for the development of mixed use in the C-2 and C-3 zones; for the conversion or construction of upper floors in the Downtown for housing; and maximum densities that can be achieved by recycling and mixed use programs. (Copies of the applicable amended Development Code sections are attached as an appendix to this document.) In addition, the City has rezoned two specific plan areas from non-residential to residential uses, resulting in the potential for 184 additional dwelling units.

This 2000-2005 Housing Element revises the 1997 Housing Element update by 1) clarifying the information previously requested by HCD; 2) citing the City's accomplishments during the past three years, including the Development Code Amendment and rezoning of specific nonresidential sites; 3) adding the 8,200 acre New Model Colony into the calculation of available sites; 4) updating the Element for the 2000-2005 period consistent with its 2000 RHNA allocation; and 5) expanding the public participation process.

EXECUTIVE SUMMARY

The Housing Element is one of seven mandatory elements of the general plan. Unlike the other elements, state law is fairly specific about the topics and information that must be included in the element and there is a requirement for the element to be reviewed, but not approved, by the State Department of Housing and Community Development (HCD). If HCD finds the element satisfactory, then the city can compete more effectively for housing program grant funds. The 2000-2005 Housing Element is the culmination of a four-year effort by the City of Ontario to revise its housing element and gain state certification.

The Housing Element is divided into eight sections. The first section provides an overview of the scope and purpose of the Housing Element, and the remaining chapters address the required components identified above. Chapter II is the Community profile that provides an overview of population, employment and housing characteristics in the City. Chapter III identifies existing housing needs for the current 2000-2005 planning period. Chapter IV addresses factors that either facilitate or impede housing development in the City. Chapter V presents the residential land resources available to the City to meet the present and future housing needs and an analysis of the existing assisted units at risk of conversion to market rate. Chapter VI reviews the accomplishments of the 1989 Housing Element to date and establishes the quantified objectives for the remainder of the 2000-2005 planning period. Chapter VII is the community's statement of housing goals and policies and describes the housing programs that will be implemented in order to achieve these goals and policies. The final chapter, Chapter VIII, summarizes the quantified objectives the City intends to achieve during the future 2000-2005 planning period.

Community Profile

The housing needs of Ontario are determined by characteristics of the population (i.e. age, household size, employment and income) and the characteristics of housing available to that population (i.e. number of existing units, tenure, size, cost and condition). Characteristics of the existing and projected population and housing stock are analyzed in order to define the extent of unmet housing needs in the community. Once housing needs are established, housing programs and policies can be developed to guide the development, redevelopment and preservation of a balanced inventory of housing to meet the needs of present and future residents of the City.

Population

According to the Department of Finance estimates, the City's population as of January 2000 was 151,488. Most of the new housing will be developed within the New Model Colony and through infill and mixed-use development within the original Model Colony. Population can be expected to reach 160,000 by 2005.

Age

The City's elderly population is growing modestly, however, other age groups are growing at faster rates. Twenty-five to fifty-four year olds are growing at a faster rate than any other age group. Over 40% of the City's population are in the prime home-buying age (25-54 years old). The rate of growth for all other age groups has remained constant over the last twenty years.

Ethnicity

The City's population has also become more ethnically diverse. The White population has decreased by about 19% while the Hispanic population has increased by about 14%. Other ethnic populations had little change.

Household Size

The average size of Ontario's households have increased from 3.27 in 1990 to 3.45 in 2000. Ontario's average household is currently larger than the County's average of 3.165 persons per household.

Housing Opportunities

Growth trends in the City are historically similar to those of the County. However, in the last decade (1990-2000), the City's growth has slowed to half of the rate of the County. Slowing growth rates are expected for cities approaching residential build-out. Recently, however, the City has paved the way for new residential growth by incorporating the New Model Colony. According to the Department of Finance estimates, the City's population as of January 2000 was 151,488. Within the planning period, the City expects to add 4,228 new housing units. Most of the new housing will be developed within the New Model Colony and through infill and mixed-use development within the original Model Colony. The City of Ontario's population can be expected to reach 160,000 by 2005.

In response to State mandated requirements and local needs, the City has adopted ordinances/regulatory mechanisms to expand infill and mixed-use residential development opportunities. In 1998, the City updated the Development Code to encourage mixed-use housing in the Holt Boulevard and Town Center Study Areas within the Center City Redevelopment Area. In addition to new land use provisions, the City has streamlined the development process for residential projects.

2000-2005 Housing Needs

Housing needs are based on the number and type of households projected for the planning period and the number and type of existing housing units. From this analysis, the gaps in specific types of housing are projected. As part of the Regional Housing Needs Assessment (RHNA), Southern California Association of Governments (SCAG) determines the five-year housing growth needs by

income category for cities within its jurisdiction, which includes Ontario. RHNA determinations for the City of Ontario include an additional 2,401 housing units for the 2000-2005 planning period.

2000-2005 Goals and Objectives

According to the RHNA, the City needs to add a total of 2,401 housing units within the planning period. The Housing Element demonstrates that these housing units are achievable through identified programs and projects implemented throughout the City. The City housing objectives include 4,228 units through new construction, 525 units through acquisition and substantial rehabilitation and 75 units through down payment assistance for a total of 4,828 units for the 2000-2005 planning period. These objectives substantially surpass the needs identified in the RHNA and are based on anticipated market housing production within the New Model Colony and mixed-use and recycling opportunities identified within the Center City Redevelopment Area and through the implementation of the City's existing housing programs as identified in the 2000-2005 Consolidated Plan.

Adoption of the Housing Element is only one milestone in the process of the Housing Element. On a continuing basis, the Housing Element will be coordinated with the Annual Action Plan for the Consolidated Plan, the Annual Report on the Status of the General Plan, the General Plan Update and Development Code revisions. Housing interest groups will be invited to attend meetings that relate to the City's housing programs and strategies, including the next 2005-2010 Housing Element Update.

I. INTRODUCTION

A. Purpose

The Housing Element of the Ontario General Plan identifies and establishes the City's policies with respect to meeting the needs of existing and future residents in Ontario. It establishes policies that will guide City decision-making and sets forth an action plan to implement its housing goals in the next five years. These commitments are in furtherance of the statewide housing goal of "early attainment of decent housing and a suitable living environment for every California family," as well as a reflection of the concerns unique to the City of Ontario.

The Housing Element is one of seven mandatory elements of the general plan. Unlike the other elements, state law is fairly specific about the topics and information that must be included in the element and there is a requirement for the element to be reviewed, but not approved, by the State Department of Housing and Community Development (HCD). If HCD finds the element satisfactory, then the city can compete more effectively for housing program grant funds. The 2000-2005 Housing Element is the culmination of a four-year effort by the City of Ontario to revise and gain state housing element certification.

B. Citizen Participation

The California Government Code requires that local governments make diligent efforts to solicit public participation from all economic segments of the community in the development of the Housing Element. During the preparation of this Housing Element, the Planning Department worked with the Housing Agency to complete the 2000-2005 Consolidated Housing Plan. In addition, the Planning Department prepared, and the City adopted, a 1998 General Plan Amendment that provided for over 30,000 new dwelling units within the 8,500 newly annexed acres of the New Model Colony (formerly known as the Agricultural Preserve). Also, an amendment to the R-3 section of the Zoning Ordinance was adopted in 1999 that provided for 184 additional infill dwelling units. Public comments received through the review and adoption of the Consolidated Plan, General Plan and Zoning Ordinance amendments were incorporated into the Housing Element's public participation process.

Public meetings were conducted on February 7, 2001, March 7, 2001, and March 28, 2001, on the Action Plan for the Consolidated Housing Plan and were incorporated into the Housing Element. In addition, in 1999 the Agency conducted a needs survey to 1000 random residences living within eligible census tracts (51% low-income population, 1990 census). A total of 209 surveys, at a response rate of 20.9%, were received from citizens, businesses and church organizations. Concerns were raised expressing the need to provide greater housing and homeownership opportunities for low- and moderate-income community residents. The need for beautification and neighborhood housing repairs was also stressed by the residents in the surveys and at the public meetings. These

and other issues were considered as a part of the preparation of the goals and objectives of the 2000-2005 Housing Element (see Examples of Public Outreach, attached).

During the preparation of the General Plan and EIR for the New Model Colony annexation area, there was extensive citizen participation through over 40 meetings to formulate the land use and housing concepts for the area. Through this process the balance of housing types and densities was successfully added to the plan. Initially, there was considerable opposition to high density and multiple family housing types. Through extensive discussions and field trips, and review of case studies the Agricultural Preserve Advisory Committee, the Planning Commission, and City Council approved the General Plan Amendment, which included the potential build-out of 31,188 dwelling units with 10,792 of these units to be, attached single family or multiple family development.

In addition to the workshops and public hearing held during the review and adoption of the Consolidated Plan, General Plan and Zoning Amendments, three workshops and public hearings were held during the housing element update process in 1996 and 1997. Prior to beginning the public hearings before the Planning Commission for the 2000-2005 Housing Element, another publicly advertised workshop will be held to solicit comments. Notices will be sent to the groups listed below. These same groups, as well as individuals that provided comments, will be notified of the Planning Commission and City Council housing element hearings. There will also be a newspaper display notice prior to the Planning Commission hearing. Responses from these groups helped guide the needs assessment portion of the Housing Element, as well as the housing action plan. The Housing Element public participation process will include:

- Education and outreach notices in English and Spanish aired on the public access channel.
- Education and outreach notices in English and Spanish sent to all residents in their City utility bills.
- Community Needs Survey in English and Spanish sent to 1,000 random residents living in eligible census tracts.
- Community Workshops (with a Spanish-speaking interpreter) in conjunction with the adoption of the Housing Element Update, Consolidated Plan, General Plan and Zoning Ordinance Amendments and the Agricultural Preserve Advisory Committee, Planning Commission and City Council meetings.
- Document on display at City Hall, Housing Agency, Bon View Community Center and City Library during final review process.
- Public Notices in English and Spanish posted at city hall, Housing and Neighborhood Revitalization Agency, community centers and library during the final review process.
- Public Notices in English and Spanish published in the local newspapers including the local Spanish language newspaper.
- Public Hearings (with a Spanish-speaking interpreter) before the Planning Commission and City Council.

Upon completion of the Element, copies will be available for review at City Hall, the Planning Department, Housing and Revitalization Agency, community centers and the City Library. Prior to

the Public Hearings, copies will be sent to agencies representing a variety of groups. Specifically, the Element will be sent to the following agencies:

- San Bernardino County Homeless Coalition
- Inland Empire Economic Partnership
- Inland Fair Housing and Mediation Board
- Pomona Valley Habitat for Humanity
- Chaffey Community College District
- San Bernardino County Housing Authority
- Pomona Inland Valley Council of Churches

Public hearing notices will be in English and Spanish and Spanish interpreters will be available at public workshops and meetings. Comment Cards will be available for individuals to mail their suggestions if they prefer not to attend or speak at a public meeting. A Spanish-speaking interpreter will be present at each meeting. Through this process the residents of the community will be provided the opportunity to review and comment on the Housing Element and recommended strategies.

The Draft and Final Housing Element will be circulated to the Department of Housing and Community Development for review and comment.

Adoption of the Housing Element is only one milestone in the process. On a continuing basis, the Housing Element will be coordinated with the Annual Action Plan for the Consolidated Plan, the annual report on the Status of the General Plan, the General Plan Update and Development Code revisions. Notices to housing interest groups, including those listed above, will be notified of meetings that relate to housing programs and strategies.

C. Consistency with State Planning Law

The Housing Element is one of the seven General Plan elements mandated by the State of California, as articulated in Sections 65580 to 65589.8 of the Government Code. State Law requires that the Element consists of “an identification and analysis of existing and projected housing needs and a statement of goals, policies, quantified objectives, and scheduled programs for the preservation, improvement and development of housing.” The residential character of the City is, to a large extent, determined by the variety, location and condition of its housing. The Housing Element is an official municipal response to the need to provide housing for all economic segments of the population. It establishes policies that will guide City decision making, and sets forth an action program to implement housing goals through 2005.

State law also requires that jurisdictions evaluate its housing element every five years to determine its effectiveness in achieving City and State housing goals and objectives, and to adopt an updated Element that reflects the results of this evaluation. This Housing Element addresses the five-year planning period from 2000-2005.

D. General Plan Consistency

The Housing Element of the General Plan is only one facet of a City's planning program. The California Government Code requires that General Plans contain an integrated, consistent set of goals and policies. The Housing Element is, therefore, affected by development policies contained in the Land Use Element, which establishes the location, type, intensity and distribution of land uses throughout the City. The Sphere of Influence General Plan Amendment, adopted January 7, 1998, establishes the location, type, intensity, and distribution of land uses for the 8,200 acre area known as the New Model Colony (formerly known as the Agricultural Preserve). The General Plan Amendment for this area, incorporated into the City in November of 1999, is a crucial component in accommodating the future housing needs of the city.

E. Housing Element Organization

Government Code Section 65583 requires the Housing Element to include the following components:

- A review of the previous element's goals, policies, programs, and objectives to ascertain the effectiveness of each of these components, as well as the overall effectiveness of the Housing Element.
- An assessment of housing needs and an inventory of resources and constraints related to meeting these needs.
- An analysis and program for preserving assisted housing developments.
- A statement of community goals, quantified objectives, and policies relative to the maintenance, preservation, improvement and development of housing.
- A program which sets forth a five-year schedule of actions that the City is undertaking, or intends to undertake, in implementing the policies set forth in the Housing Element.

The Housing Element is divided into eight sections. The first section provides an overview of the scope and purpose of the Housing Element, and the remaining chapters address the required components identified above. Chapter II is the Community profile that provides an overview of population, employment and housing characteristics in the City. Chapter III identifies existing housing needs for the current 2000-2005 planning period. Chapter IV addresses factors that either facilitate or impede housing development in the City. Chapter V presents the residential land resources available to the City to meet the present and future housing needs and an analysis of the existing assisted units at risk of conversion to market rate. Chapter VI reviews the accomplishments of the 1989 Housing Element to date and establishes the quantified objectives for the remainder of the 2000-2005 planning period. Chapter VII is the community's statement of housing goals and policies and describes the housing programs that will be implemented in order to achieve these goals

and policies. The final chapter summarizes the quantified objectives intended to be achieved during the future 2000-2005 planning period.

II. COMMUNITY PROFILE

An accurate assessment of existing and future residents' housing needs in the City of Ontario forms the basis for establishing program priorities and quantified objectives in the Housing Element. This section presents statistical information and analysis of demographic and housing factors that influence the demand for, and availability of, affordable housing. The focus of this section is identifying the need for housing according to income level as well as by special needs groups. Census information referenced in this section is from 1980 and 1990 census reports. For 1990 data, census information from the former Sphere of Influence was added in order to be consistent with new data since annexation of the sphere. The 2000 census, when complete, will update much of the population and household information presented in this section through the year 1999. It is anticipated that the next Housing Element update (2005-2010) will contain data from the 2000 census.

A. Population Trends and Characteristics

The City of Ontario is one of 24 cities located in San Bernardino County. The County has experienced rapid growth since the early 1970s and is among the fastest growing counties in the State. Until the 1970s, San Bernardino County was primarily a rural area, with a population of 684,072. According to the U.S. Census, the population more than doubled from 684,072 in 1970 to 1.4 million in 1990, an increase of 107%. Between 1970 and 1980, the County's population increased 30.8% and between 1980 and 1990 by 58.5%.

The growth trends in Ontario are historically similar to those of the County. From 1980 to 1990, the City's population increased from 88,820 to 137,453 (over 50%). In 1990, over 9% of the County's population lived in Ontario. Since 1990, both the County and City populations have increased at a similar, but much smaller rate.

According to Department of Finance estimates, the City's population as of January 2000 was 151,488. This indicates that since 1990, the population increase slowed to 10.2%, lower than the County's growth rate of 19.1% for the same period. A summary of population growth trends since 1980 is provided in Table 1.

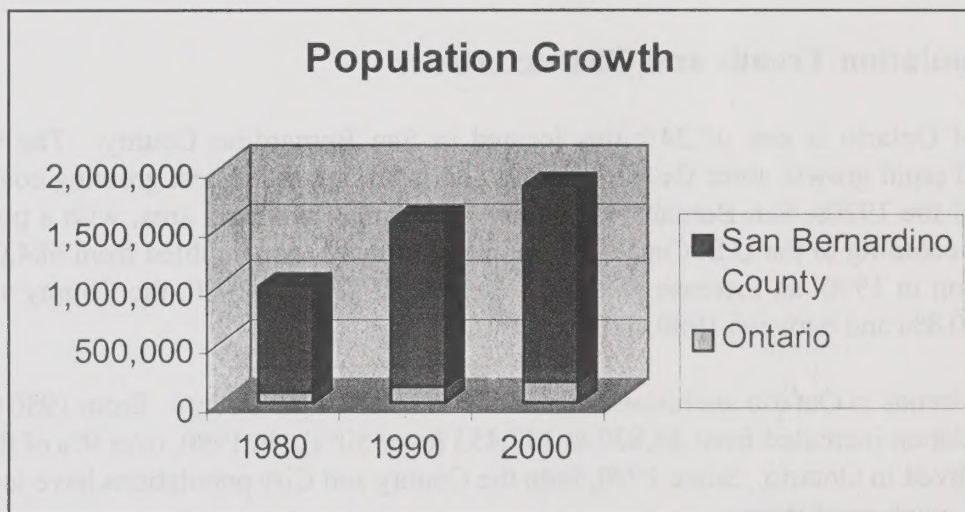
Table 1
POPULATION GROWTH
1980-2000

Jurisdiction	1980 ¹	1990 ^{1,3}	2000 ^{2,3}	1980-90 Growth ³		1990-2000 Growth ³	
				Number	Percent	Number	Percent
Ontario	88,820	137,453	151,488	48,633	54.8	14,035	10.2
San Bernardino County	895,016	1,418,380	1,689,300	523,364	58.5	270,920	19.1

1. U.S. Census Bureau.

2. California Department of Finance, Population Estimates, January 1, 2000.

3. Includes 1999 annexed area (formerly sphere of influence).



In January of 1998, the City adopted a General Plan Amendment to guide the growth of its Sphere of Influence. In November of 1999, the City annexed its Sphere of Influence, now known as the New Model Colony. Based on the General Plan Amendment, a thirty-year horizon buildout of the New Model Colony will expand the City's population by approximately 101,845 persons, with an average growth factor of 3,395 persons per year. At full buildout, it is estimated that the population of the City and its incorporated sphere area will grow to approximately 265,000 persons.

Since the adoption of the General Plan Amendment, specific plans and master plans have been developed for the New Model Colony. Specific plans for the New Model Colony have been submitted and are under review for 182 acres and a formal development application is being processed for 96 acres. The New Model Colony is a former agricultural preserve with infrastructure insufficient to support development. The City has undertaken master plans for sewer, water, storm drain, transportation, parks and open space and biological resources. Upon completion of special studies, infrastructure financing and implementation programs will be adopted. The local approval

process for the New Model Colony infrastructure master plans is expected to commence in late 2001.

Based on preliminary specific plans submitted to date, the New Model Colony has the potential for the development of 1,737 units during the planning period. Because of current infrastructure constraints, we estimate that the development process will not begin until late 2002. Approximately 136 acres of residential land, within an estimated population of 2,400, is to be developed within the planning period.

1. Age Composition

Between 1980 and 1990 there were two significant shifts in the age distribution of Ontario's population. First, as shown in Table 2, the age group 25 to 54 increased its share of the population from 38.8 to 43.5%, a 4.7% increase. At the same time, the number of elderly in Ontario decreased significantly between 1980 and 1990. In 1980, the number of elderly (55+) accounted for 14.6% of the total population. By 1990, 11.4% of the City's population was in this same age group. In terms of the remaining age groups, the number of preschool and school age children remained relatively constant. These two age groups continued in 1990 to make up approximately one-third of the population. The number of persons aged 18-24 decreased 1.1% over the period.

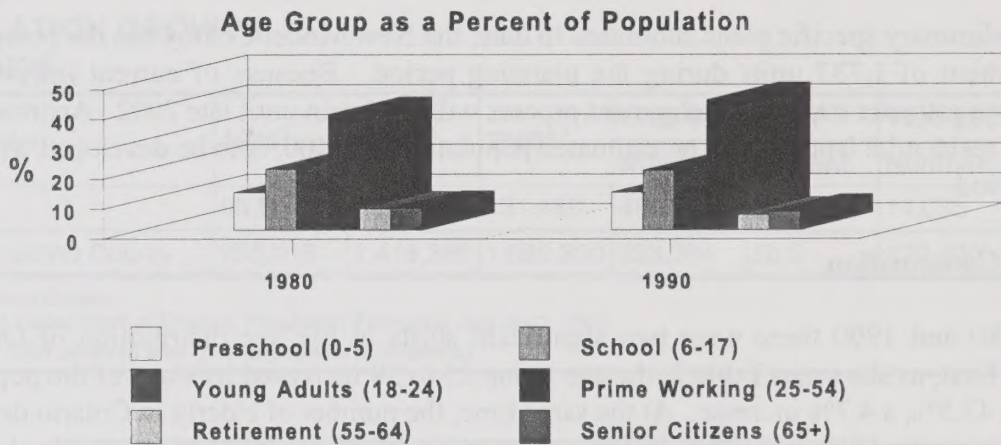
Table 2
AGE DISTRIBUTION

Age Group/Year	1980		1990 ¹		1980-1990 Percent Change ¹
	Number	Percent of Population	Number	Percent of Population	
Preschool (0-5)	11,221	12.6	17,516	12.7	+1.1
School (6-17)	18,228	20.5	27,487	20	-.5
Young Adults (18-24)	12,010	13.5	16,999	12.4	-1.1
Prime Working (25-54)	34,451	38.8	59,855	43.5	+4.7
Retirement (55-64)	6,358	7.2	7,253	5.2	-2.0
Senior Citizens (65+)	6,553	7.4	8,343	6.2	-1.2
TOTAL	88,821	100	137,453	100	--

1. Includes 1999 annexed area (formerly sphere of influence).

Source: U.S. Census, STA 3.

Age Distribution



There are two implications of the shifting population in terms of housing needs. First, over 40% of the City's population are in the prime home-buying age (25-54 years old). As a result, there may be additional demand for ownership opportunities. It is possible that the population increase in this age group is partially attributed to the fact that the City of Ontario, as well as surrounding jurisdictions in San Bernardino County, offer a range of housing units at more affordable housing prices than other jurisdictions in the SCAG region, particularly the Los Angeles and Orange County markets. Homeownership rates support this trend. Homeownership rates in San Bernardino County are reported at 68%, as compared to an average of 54% in the overall SCAG region, indicating that there may be a greater number of opportunities to own a home based on home prices in San Bernardino County. The opportunities for affordable housing in Ontario, supplemented by freeway accessibility, make the City a desirable location to move in order to purchase a home.

The elderly population, as a share of the total population, appears to be declining in the City of Ontario. Actually, the elderly in Ontario are increasing in absolute numbers. The appearance in decline is due to the fact that significant increases in other age groups offset increases in the elderly population. Of particular interest is the increase in absolute numbers of senior citizens aged 65 and older. This age cohort experienced an increase of 1,790 persons between 1980 and 1990. Moreover, approximately 40% of the people in this cohort are aged 75 and over. The types of housing services needed to accommodate this group are likely to be different than the population aged between 65 and 75. The special housing needs of the elderly are discussed in Section IIID.

2. Race and Ethnicity

As shown in Table 3, Ontario is a racially/ethnically diverse community. The majority of the City's residents are of two racial/ethnic groups, White and Hispanic. Approximately 47% of the population

are White, and some 41% identify themselves as Hispanic. Between 1980 and 1990 the greatest shift in racial composition occurred among the White category; a 19.1% decrease in total share of the population was evidenced during this period. The Hispanic population increased its share of the total population by 14%. With the exception of the American Indian, Eskimo or Aleut racial group, which experienced a very slight decrease between 1980 and 1990, all other racial/ethnic groups experienced gains in terms of total share of the population. However, a portion of the decrease in this category, as well as in the Other classification, can be attributed to the fact that the categories of Asian/Pacific Islander and American Indian/Eskimo and Aleut were combined in the 1980 database. In terms of representation in the community as an ethnic group, the Black population increased up to 7%, and Asian or Pacific Islander population represents 3.6% of the population.

Table 3
RACIAL AND ETHNIC COMPOSITION OF ONTARIO POPULATION
1980 - 1990

Racial/Ethnic Group	1980 ¹		1990 ²		% Change 1980 - 1990 ²
	Number	Percent	Number	Percent	
White	59,220	66.7	65,465	47.6	-19.1
Black	2,965	3.3	9,596	7.0	3.6
American Indian, Eskimo, Aleut ¹	1,766	2.0	559	0.4	-1.6
Asian or Pacific Islander			4,919	3.6	3.6
Other	797	.9	393	.3	-0.6
Hispanic	24,072	27.1	56,521	41.1	14
TOTAL	88,820	100.0	137,453	100.0	----

Source: U.S. Census, STA 3.

1 The categories of Asian or Pacific Islander and American Indian, Eskimo or Aleut were combined in 1980.

2 Includes 1999 annexed area (formerly sphere of influence).

B. Employment Trends

Employment and income are two important factors in determining a household's ability to secure housing. In the past 30 years, Ontario's historic agricultural-based economy shifted to a residential and industrial orientation. Since the 1950s, the City has served as a bedroom community for Orange and Los Angeles Counties. Due to the recent decrease in defense-related industries and local steel production, the major regional employers that fueled the housing boom have failed to provide enough local jobs. Thus, while the City continues to serve as an important housing source, the majority of its population works elsewhere. In 1980, over 35% of Ontario's work force commuted to Los Angeles or Orange counties, while 23% worked in Ontario. The 1990s have seen the expansion of the employment base in San Bernardino and Riverside counties as employers take advantage of availability of labor, access to transportation facilities, and relatively inexpensive land

costs. Ontario has benefited from this expanding employment base. According to the 1990 Census (Census Report C90STF3A), 34% of Ontario residents worked within the city's limits.

Since 1990, the City has made considerable progress in capturing industrial and transportation-related industries. The majority of Ontario's undeveloped land is slated for commercial and industrial uses and is more affordable than many other southern California areas. The City's attractiveness as a supportive business environment is reinforced by access to major transportation modes and continued expansion of Ontario International Airport. Table 4 illustrates employment trends in the City from 1994-1998.

Table 4 EMPLOYMENT TRENDS BY SECTOR: 1994-1998						
Industry	1994	1995	1996	1997	1998	94-98 Change
Distribution & Transportation	8,853	11,052	11,241	12,460	14,207	60.5%
Manufacturing	9,498	11,714	12,257	12,748	13,666	43.9%
Retail Trade	10,412	10,726	11,034	12,228	13,115	26.0%
Education	4,183	4,340	4,553	4,862	5,283	26.3%
Construction	2,234	2,702	2,630	2,911	3,143	40.7%
Employment Agencies	726	1,247	1,329	1,405	2,746	278.2%
Other Services	2,674	2,607	2,593	2,629	2,679	0.2%
Government & Utilities	1,746	2,347	1,938	1,917	2,036	16.6%
Business Services	1,483	1,556	1,796	1,954	1,630	9.9%
Finance, Insurance, Real Estate	1,617	1,569	1,550	1,826	1,617	0.0%
Hotel & Amusement	1,110	1,323	1,182	1,552	1,490	34.2%
Health Services	903	1,003	1,028	1,157	1,283	42.1%
Agriculture	1,094	1,145	1,050	1,178	1,165	6.5%
Aerospace	969	879	886	531	727	-25.0%
Engineering & Management	593	629	610	535	553	-6.7%
TOTAL	48,094	54,836	55,677	59,889	65,339	35.9%
Source: CA Employment Development Department; City of Ontario Demographic, Economic, and Quality of Life Data, 1999						

The average annual pay trend by sector is provided in Table 5. As shown, average earning in utilities and defense are the highest, while service industries, including hotel and amusement and employment and help supply agencies rank the lowest.

Table 5
AVERAGE ANNUAL PAY TREND, BY SECTOR: 1994-1998

Industry	1994	1995	1996	1997	1998	94-98 Change
Engineering & Management	\$35,692	\$37,472	\$40,045	\$48,791	\$50,338	41.0%
Government & Utilities	37,584	41,388	44,472	49,214	47,807	27.2%
Finances, Insurance, Real Estate	31,850	33,836	35,339	33,815	44,005	38.2%
Health Services	27,809	34,143	36,678	36,815	37,650	35.4%
Education	31,845	32,120	32,131	33,310	35,582	11.7%
Aerospace	38,240	37,473	41,479	32,869	33,955	-11.2%
Construction	27,961	28,945	28,890	31,190	32,547	16.4%
Distribution & Transportation	27,383	28,695	29,153	29,713	31,022	13.3%
Manufacturing	26,690	28,803	29,017	29,736	30,095	12.8%
Business Services	26,655	27,988	25,777	28,086	24,710	-7.3%
Retail Trade	19,893	20,552	20,755	20,310	20,866	4.9%
Agriculture	17,650	18,432	18,632	19,237	20,391	15.5%
Other Services	16,994	16,888	18,090	18,268	19,104	12.4%
Hotel & Amusement	12,876	12,669	13,605	12,977	13,515	5.0%
Employment Agencies	10,640	10,206	11,281	13,506	10,291	-3.3%
Total Average Pay per Worker	\$25,481	\$26,838	\$27,271	\$27,672	\$28,296	11.0%

Source: CA Employment Development Department; City of Ontario Demographic, Economic, and Quality of Life Data, 1999

According to the California Employment Development Department (EDD) there were 65,642 residents of the City of Ontario in the labor force in 1995, representing approximately 77.3% of the estimated population aged 16 and above. The reported unemployment rate in 1995 for the Inland Empire, of which Ontario is a part, was 8.4%, compared to San Bernardino County's unemployment rate of 7%. In 1996, the unemployment rate in San Bernardino County as reported by EDD, increased to 7.9%.

The "jobs-housing balance" test is a general measure of a community's employment opportunities with respect to its residents' needs. A balanced community would reach equilibrium between employment and housing opportunities so the majority of the residents could also work within the community. The City's 1996 housing inventory was estimated at 44,244 units, while the City was estimated to provide 65,642 employment opportunities. A comparison of the number of jobs in Ontario in 1996 (65,642) with the number of housing units in that same year (44,244) indicates a jobs-housing ratio of 1.48. This ratio demonstrates that Ontario is currently a job-rich community, and the trend of Ontario residents working outside the City may be reversing.

C. Household Characteristics

Before current housing problems can be understood and future needs anticipated, housing occupancy characteristics need to be identified in the City. The following is an analysis of household size, household growth, tenure, and vacancy trends. By definition a "household" consists of all the people occupying a dwelling unit, whether or not they are related. A single person living in an apartment is a household, just as a couple with two children living in the same dwelling unit is considered a household.

1. Household Formation and Composition

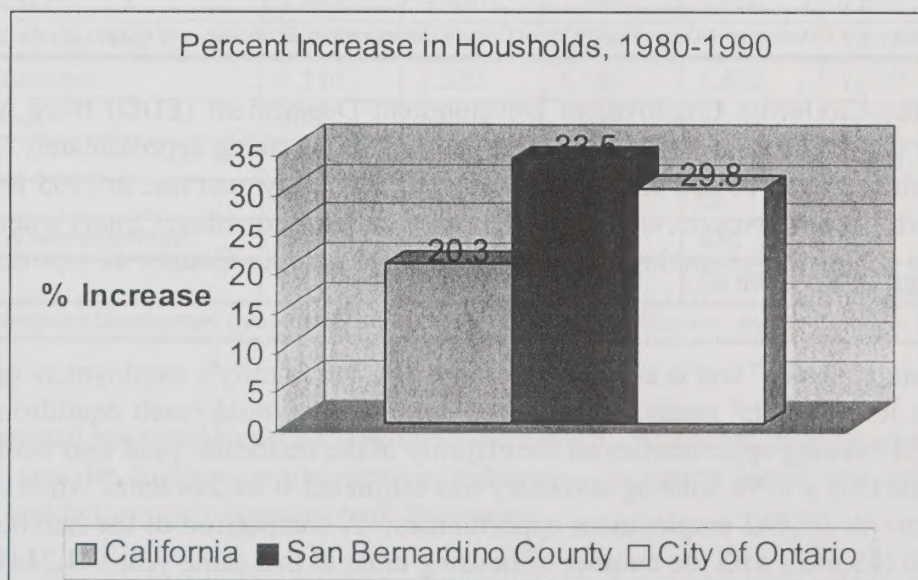
The Census identified 42,014 households in the City in 1990, an increase of 12,562 households from the 1980 Census count of 29,488 households.

Table 6
TOTAL HOUSEHOLDS

	1980	1990 ¹	% Increase 1980-1990 ¹
California	8,629,866	10,381,206	20.3
San Bernardino County	308,643	464,737	33.5
City of Ontario	29,488	42,014	29.8

Source: U.S. Bureau of Census 1980, 1990 for the City, County, State.

1. Includes 1999 annexed area (formerly sphere of influence).



The average household size since 1980 has remained relatively stable at approximately 3 persons per household although it is increasing as corresponding ethnic proportions increase. The household size in 1990 was 3.27, and in 1996 was 3.379. This is higher than the household size for the County estimated at 3.090 persons. Department of Finance estimates for January 2000 indicate that the average household size in Ontario is 3.45 persons per household, compared to 3.165 persons per household for San Bernardino County as a whole. This data indicates that household size in the City is continuing to increase and to remain higher than that for the County.

Table 7
HOUSEHOLD SIZE 1980-1990

Households	1980		1990 ¹	
1 Person	5,015	17.0%	6,974	16.6%
2 Person	8,417	28.5%	10,389	24.7%
3-4 Person	11,216	38.1%	15,387	36.6%
5+ Person	4,839	16.4%	9,264	22.1%
TOTAL	29,487	100.0%	42,014	100.0%
AVERAGE HOUSEHOLD SIZE	3.0		3.27	

Source: U.S. Bureau of Census 1980 and 1990.
1. Includes 1999 annexed area (formerly sphere of influence).

According to the 1990 Census, the majority of households, 83.4%, were comprised of two or more persons, with 16.6% of the households in the City comprised of a single individual. Households of two or more persons may be comprised of related family members, unrelated persons living together and non-related persons living with a family. From another perspective, approximately 86.6% of the population, according to 1990 Census data, resided with other family members. Another 3.9% of the population were individuals who reside with families, although they are not related. Unrelated persons either living together or alone constituted 9% of the total population, and less than 1% of the population were in group housing or other group facilities.

2. Household Income

The State of California Department of Housing and Community Development (HCD) develops annual median household income estimates for the purpose of determining program eligibility. According to HCD, the March 2000 median household income for San Bernardino County was \$47,400. The median income for adjacent Riverside County was also \$47,400. In adjacent Los Angeles and Orange counties, however, the median income was notably higher, \$52,100 and \$69,600, respectively. Household income estimates for Ontario (1990 Census) by total households/families are found in Table 8.

As shown in Table 8, the median family income, according to 1990 Census exceeded the median household income. A proportionately higher percentage of households fall in the lower range income groups (up to \$30,000) than families, (40.3% of households as compared to 37% of families). The share of families and households for the remaining income categories are fairly consistent.

Table 8				
1990 HOUSEHOLD AND FAMILY INCOME ESTIMATES ¹				
Income	Households	% of Total Households	Families	% of Total Families
\$0 - 14,999	7,007	16.7	4,611	14.0
\$15,000 - 29,999	9,903	23.6	7,516	22.9
\$30,000 - 44,999	10,000	23.7	7,825	23.8
\$45,000 - 59,999	7,504	17.9	6,406	19.5
\$60,000 +	7,600	18.1	6,492	19.6
TOTAL	42,014	100.0	32,850	100.0
Median Household Income = \$35,788		Median Family Income = \$38,135		
Source: 1990 Census, Summary Tape File 3A.				
1. Includes 1999 annexed area (formerly sphere of influence).				

The State of California uses four income categories for the purpose of determining housing affordability and need in communities. This method is consistent with definitions of low- and moderate-income households used in various Federal and State housing programs, e.g., Section 8 and State Density Bonus Law. It is based on an average household size of a family of four. A definition for each category is presented in Appendix A. In brief, these categories are:

- **Very Low Income**—50 % or below the median income;
- **Low Income**—51 % to 80 % of the median;
- **Moderate Income**—81 % to 120 % of the median; and
- **Above Moderate Income**—more than 120 % of the median.

According to the federal Department of Housing and Urban Development (HUD), the 1990 median family income (MFI) for a family of four in the Riverside-San Bernardino MSA, which includes Ontario, was \$37,273. Table 9 presents the distribution of household income in the City of Ontario in 1990 based on the HUD MFI presented in the City's Comprehensive Housing Affordability Strategy (CHAS).

Table 9
1990 HOUSEHOLDS BY INCOME GROUP - USING HUD MFI¹

Income Category	Number of Households	Percent of Households
Very Low Income / Below \$18,650	8,362	19.9
Low Income / \$18,651 to \$29,800	6,854	16.3
Moderate Income / \$29,801 to \$44,750	8,841	21.0
Above Moderate Income / Above \$44,751	17,957	42.8
TOTAL	42,014	100.0

Source: Extrapolation from 1990 Census Income Categories and HUD MFI for the Riverside/San Bernardino MSA of \$37,273

1. Includes 1999 annexed area (formerly sphere of influence).

Geographically, 1990 Census tract information indicates the majority of households meeting HUD definitions for low- and very-low income are clustered around the traditional and oldest downtown areas in the City. However, household income analysis does not indicate that there are extensive (more than one square mile) tracts meeting the low-income definitions. (Source: 1994-1999 CHAS).

Another useful tool in determining household income characteristics is to examine the number of households below the poverty threshold. Lower-income households may require housing with rents or payments lower than payments associated with market rate housing. Often, payment assistance is needed from local, state or federal government agencies to assist these households in getting adequate housing. Available programs should be utilized by the City of Ontario to provide residents with affordable housing. These programs are discussed in later sections of the Housing Element. The Census Bureau determined that the poverty threshold for a family of four persons was \$12,674 based on 1989 income and reported in the 1990 Census. This threshold is applied on a national basis and is not adjusted for regional, state or local variations in the cost of living or earnings. The 1990 Census reports that 4,319 households, which are 10.3% of the total households in the City, were below the poverty threshold. Of these, 1,476 were married couple families, 1,619 were female head of households, 342 were male-headed households (no spouse), and 882 were non-family households. The elderly, aged 65 and above, constitute 10% of the total households in poverty.

HUD identifies individuals and households with children who are currently housed yet earning less than 30% of the area median income as below the poverty level and threatened by homelessness. Table 10 indicates the number and percentage of Ontario's households, which are below the poverty level.

Table 10
POPULATION BELOW POVERTY LEVEL¹

Population Segment	Number of Households Below Poverty Level	Percentage of Households Below Poverty Level
Married Couple Families	1,476	3.5%
Family with Children	1,241	3.0%
Family Without Children	235	0.5%
Male Households	342	0.8%
With Children	239	0.6%
Without Children	103	0.2%
Female Households	1,619	3.7%
With Children	1,536	3.6%
Without Children	83	0.1%
Non-Family	882	2.1%
TOTAL HOUSEHOLDS	4,319	10.3%

Source: 1990 Census

1. Includes 1999 annexed area (formerly sphere of influence).

D. Housing Inventory and Market Conditions

This section summarizes the housing inventory in the City of Ontario and prevailing market conditions. Analysis of past trends in the housing stock provides a method of projecting the future housing needs of Ontario.

Prior to the 1960s, agriculture served as the backbone of Ontario's economy and was the dominant land use. By the 1950s the nature of Southern California's economy was shifting towards heavy industrial and defense oriented production. This shift created jobs and a demand for housing. The value of land formerly used for agricultural production dramatically increased due to its potential for both residential and commercial usage. Tracts of single family homes began to replace the vineyards and orchards.

By the 1960s, the City was marketing itself as an ideal bedroom community for both Los Angeles area and local workers. Affordable, available housing and proximity to major highways became the foremost selling point. This period saw Ontario both housing and employing a growing percentage of "Inland Empire" residents. According to the Ontario General Plan, the proportion of residents living in Ontario while working in Los Angeles and Orange counties, has increased over the past 10 years. General Plan analysis suggests those moving to San Bernardino and Riverside counties do so because housing costs are low, relative to Los Angeles and Orange counties.

1. Housing Stock Profile

Data from the US Bureau of Census indicates that the housing stock in the City increased by 13,161 units between 1980 and 1990, which indicates an average yearly increase of 1,316 units. In contrast, housing stock in the City has increased by only 1,258 units between 1990 and 2000, according to DOF estimates, which represents an average yearly growth of 126 units. This change indicates a recent slow down in growth over the 10-year period, reflective of economic conditions in the region and the build out of the remaining residentially designated parcels. For regional comparison, adjacent cities experienced similar, and in some cases greater, growth in housing stock.

It should be determined whether local levels of housing are keeping pace with the overall demand. If the ratio of housing unit change to household change is greater than 1.0, the housing stock has increased by more than one unit per household. Conversely, if the ratio is less than 1.0, housing stock growth has fallen short of household growth. The City's housing unit growth to household growth ratio between 1980 and 1990 is 1.02. This ratio suggests that Ontario's housing stock expanded in pace with demand during this period. However, an evaluation of the adequacy of a community's housing stock needs to consider the type of housing provided and the specific needs of the community, as well as the affordability of these units. Such analyses are discussed in the following subsections.

Table 11
TOTAL HOUSING STOCK

Region	1980	1990	2000	% Change 1980-1990
San Bernardino County	370,155	542,332	610,317	47%
City of Ontario ¹	31,339	44,500	45,758	42%
City of Montclair	7,860	8,915	9,251	13%
City of Upland	18,595	24,496	25,287	32%
City of Rancho Cucamonga	17,839	36,367	42,065	104%

Source: U.S. Bureau of Census 1980, 1990 for County and City; Department of Finance January 2000 estimate for cities and County in 2000.

1. Includes 1999 annexed area (formerly sphere of influence).

Table 12 summarizes housing market and inventory conditions in the City.

Table 12
1990 HOUSING INVENTORY AND OCCUPANCY¹

Category	Total	Housing Type			
		0 & 1 Bedroom	2 Bedrooms	3+Bedrooms	%*
Year-Round Housing	44,500 ²	8,300	14,418	21,782	100%
Occupied Units	41,740	7,686	13,141	20,913	94%
Rental Units	17,730	6,083	7,525	4,122	42%*
Ownership Units	24,010	1,603	5,616	16,791	58%*
Total Vacant	2,760	614	1,277	869	6%
Vacant for Rent ³	1,022	N/A	N/A	N/A	2 %
Vacant For Sale ⁴	405	N/A	N/A	N/A	<1%
Other Vacant/Seasonal	1,333	N/A	N/A	N/A	3 %

* as a percentage of occupied units

1 Includes 1999 annexed area (formerly sphere of influence).

2 Includes trailer units.

3 Vacancy Rate 1.7% of Year Round Housing

4 Vacancy Rate less than 1% of Year Round Housing

Source 1990 Census.

Housing Stock

According to Census counts, there were a total of 44,500 units in the City in 1990. The DOF extrapolates from these data, in conjunction with locally provided building permit information, to provide housing unit estimates yearly. The following table summarizes the composition of the housing stock for the years of 1990 and 2000.

Table 13
COMPOSITION OF HOUSING STOCK - 1990 and 2000¹

Type	1990		2000	
	Number	Percent	Number	Percent
Single-family	28,695	64.5	29,970	65.5
Multi-family	12,897	29.0	13,486	29.5
Mobile Homes	2,562	5.8	2,302	5.0
Other ²	346	.7	--	--
Total	44,500	100.0	45,758	100.0

1 Includes 1999 annexed area (formerly sphere of influence).

2 DOF estimates do not identify "other" units.

Source: 1990 Census, Summary Tape File 3A; Department of Finance

As shown in Table 13, the majority of the City's housing stock consists of single-family units. Multi-family units account for the second largest type of housing. Over the 1990-2000 period multi-family units increased at a proportionately slightly higher rate than single family, perhaps reflecting the recent activities of the Redevelopment Agency and urban infill and/or recycling to higher density land uses. Apartment complexes with 5 or more units constitute the majority of the multi-family housing in the City. These complexes are located throughout the City. Newer multi-family developments have been constructed adjacent to the Sphere of Influence boundary along the southern perimeter of the City, as well as along Haven and Fourth Streets. There are 8 mobile home parks in the City, primarily located adjacent to the Pomona Freeway, adjacent to and north of the San Bernardino Freeway, and in the vicinity of the airport. There are 346 housing units listed as Other in the City. These units are defined by Census as living quarters that are occupied as housing units, for example campers and vans.

2. Tenure

The majority of housing units in the City is owner-occupied; approximately 57.5% of the housing stock in 1990 was owner-occupied and the remaining 42.5% were renter-occupied. The ownership rate in the City of Ontario is slightly lower than that for San Bernardino County and higher than that on a statewide basis. In 1990, 64% of residents in the County owned their homes. According to the California Statewide Housing Plan Update (1990) provided by HCD, 50.8% of all housing units in the State are owner occupied. Tenure data by housing type is provided in the following table.

Table 14
1990 OCCUPIED HOUSING UNITS BY TENURE¹

Type	Owner-Occupied Units		Renter-Occupied Units		Total
	Number	Percent*	Number	Percent*	
Single-Family	21,143	50.6	6,534	15.7	27,677
2-4 Multi-family	361	0.9	3,352	8.0	3,713
5 or more Multi-family	376	0.9	7,216	17.3	7,592
Mobile Home	1,999	4.8	450	1.1	2,449
Other	131	0.3	178	0.4	309
TOTAL	24,010	57.5	17,730	42.5	41,740

Source: 1990 Census, Summary Tape File 3A.

¹ Includes 1999 annexed area (formerly sphere of influence).

* Represents proportion represented out of total housing units.

3. Vacancy Rates

The vacancy rate is a measure of the general availability of housing. It also indicates how well the type of units available meet the current housing market demand. A low vacancy rate suggests that households may have difficulty finding housing within their price range; a high vacancy rate may indicate either the existence of a high number of units undesirable for occupancy, or an oversupply of housing units. The availability of vacant housing units provides households with choices on different unit types to accommodate changing needs (i.e. single persons, newly married couples and elderly households typically need smaller units than households with school age children).

The 1990 Census indicated a vacancy rate of 4.7% for the City of Ontario. The Regional Housing Needs Assessment (RHNA) prepared by SCAG in 2000 identifies a target vacancy rate of 3.1% for the City. A vacancy rate of between 3% and 5% is considered normal (enough to ensure the continued upkeep of rental properties and keep housing costs down).

4. Age of Housing Stock

Age is one measure of housing stock conditions and a factor for determining the need for rehabilitation. Without proper maintenance, housing units deteriorate over time. Thus, units that are older are likely to be in need of major repairs, like a new roof or plumbing. As a general "rule of thumb," houses 30 years or older are considered aged and are more likely to generate major repairs. In addition, older houses may not be built to current housing standards for fire and earthquake safety.

Table 15
AGE OF HOUSING STOCK (1990)¹

Year Built	Number of Units	% of Units	Tenure		
			Rental	Owner	Vacant
Before 1939	2,468	5.5	1,221	1,168	79
1940-1949	2,663	6.0	1,026	1,482	155
1950-1959	7,700	17.3	2,447	4,970	283
1960-1969	5,901	13.3	2,546	3,000	355
1970-1979	10,705	24.1	3,724	6,636	345
1980-1989	13,069	29.4	5,870	6,246	953
1989 - 1990	1,994	4.4	896	508	590
TOTAL	44,500	100	17,740	24,010	2,760

¹ Includes 1999 annexed area (formerly sphere of influence).
Source: 1990 Census, STA-3A.

According to the 1990 Census, approximately 33% of the housing stock in the City of Ontario have been built since 1980, and 24% of the housing stock was constructed between 1970 and 1980. Of the 42.1% of the units constructed prior to 1970, 13.3% were constructed during the 1960s, and approximately 29% were constructed prior to 1960.

In terms of the tenure distribution of units by year of construction, the majority of occupied rental units were constructed since 1970 (approximately 73% of all occupied rental units). A slightly lower share of owner-occupied units were built since 1970 (approximately 68%). According to 1990 Census, the largest share of renter-occupied units, 35%, were built since 1980. In contrast, approximately 28% of owner-occupied units were built between 1980 and 1990. The relatively high number of vacancies in the units built between 1989 and 1990 may reflect units that have been constructed but not yet occupied, rented or purchased.

The older established areas of Ontario are located generally north of Holt Boulevard between Benson and Grove Avenues. The original model colony for Ontario was located along Euclid Avenue. A scattering of historical quality homes are found on either side of Euclid between Holt Avenue and the I-10 Freeway. Of the older single-family homes, the majority is well maintained and many are occupied by long term residents. There is a small proportion of older homes that have not been well maintained, as discussed in the following section. A number of these single-family units are located on parcels that are zoned for higher density residential uses. As land values increase, it will become economically viable to replace some of these structures with higher density products when these structures are located within Redevelopment Agency Project Areas or rehabilitate structures within Neighborhood Enhancement Target Areas.

5. Housing Conditions

Housing is considered substandard when conditions are found to be below the minimum standard of living defined by Section 1001 of the Uniform Housing Code. Households living in substandard conditions are considered as being in need of housing assistance even if they are not seeking alternative housing. Many of the housing units in the City are more than 30 years old. This fact is important because 30 years serves as a standard for the initial life of a house. After 30 years, most housing units require major rehabilitation, a new roof, or new plumbing.

In August 1996, a Housing Conditions Survey was conducted in fifteen target areas in the City of Ontario (Exhibit 1). The purpose of the survey was to evaluate housing stock that was in the process of receiving redevelopment housing assistance or was targeted for future redevelopment housing assistance. A total of 1,732 units were surveyed in the northeastern, northwestern and south central portions of the City. Single-family units were the predominant housing type, but multi-family complexes and mobile home parks were also included in the survey. As shown in Exhibit 1, these areas are generally located in the northeastern, northwestern and south central portions of the City.

The Housing Conditions Survey provides the City of Ontario with the means of determining the exterior repair and revitalization needs of the houses, multi-family complexes and mobile home

parks within these specific areas. The results will also provide a point of reference for analyzing the improvement or decline in the condition of the units over time.

Units were evaluated from the exterior on physical condition and appearance, based on a point system. The point system allows for an aggregate score that can be used as a benchmark for assessing the relative conditions of the areas. The following specific features were considered: Foundation, Roof Structure, Exterior Walls/Siding, Windows, Doors and the Yard, which included fences and carports as appropriate. Scores for each of these feature areas were calculated and combined to produce a quantitative score for each of the units surveyed. Foundation scores were not included in the results because this feature proved too difficult to evaluate due to lack of visibility. Based on the aggregate scores, each unit was categorized by one of five conditions: Sound, Minor, Moderate, Substantial and Dilapidated. These score thresholds for each condition category were determined by estimates of the time and money which would be required to repair the deficiencies.

A total of 1,357 Sound, 187 Minor, 150 Moderate, 29 Substantial and 8 Dilapidated units across all target areas were observed. The average scores for each of the target areas ranged from Sound to Minor. Wall, roof and yard features received the most deficiencies, with a smaller number for windows and doors in need of repair. The location of Substantial and Dilapidated units is spread across the target areas with no more than three Dilapidated units and four Substantial units in any given area. The distribution of Moderate units ranges from one to 24 units per target area, which represents a spread of two to 14% of all units in a given target area.

Across all target areas, the walls account for the greatest number of total deficiency points. Most of these points are for siding/fascia/trim paint, with a much smaller number for siding/stucco repair or replacement. The roofs and the yards also have high total scores. In the case of roofing, because the scores for repair and replacement of a single unit are relatively high (with a high score of 25 for replacement), the total number of units needing work is really quite low. A much larger number of units have yards that are in need of some type of repair or cleanup. In many cases this can be categorized as overgrown or dead grass.

In addition to structural deficiency the lack of certain infrastructure and utilities often serves as an indicator of substandard conditions. According to the 1990 Census, there were 159 single-family units that lacked complete plumbing facilities. The majority of units were hooked up to the public sewer system, with approximately 2% of all units on septic tanks or other means of sewer disposal. Less than one percent of the units in the City (468 units) lacked complete kitchen facilities. Additionally, there were 170 units that have no source of heating, and 163 units that rely on wood, fuel oil, solar energy or an alternative fuel as the heating source. There are 95 units that draw their water sources from private wells, and 25 units rely on other water sources, which may include bottled water (1990 Census, Summary Tape File 3). These figures indicate that only a very small portion of units in the City reflect substandard infrastructure and utility conditions.

Another factor affecting housing condition is exposure to environmental hazard. Ontario International Airport generates high levels of noise generated by jet aircraft and is a notable source of potential environmental hazard. City officials are currently assessing the impact of aircraft noise

on the residential areas situated in the airport's flight path. According to research conducted for the FAA Part 150 noise abatement program, over 3,500 homes are eligible for federal funding for structural modification or relocation to provide relief from aircraft noise. Since 1994, 387 homes have received noise abatement modifications. The Part 150 program continues to provide abatement assistance and an additional 700 homes are expected to be abated within the planning period (2000-2005).

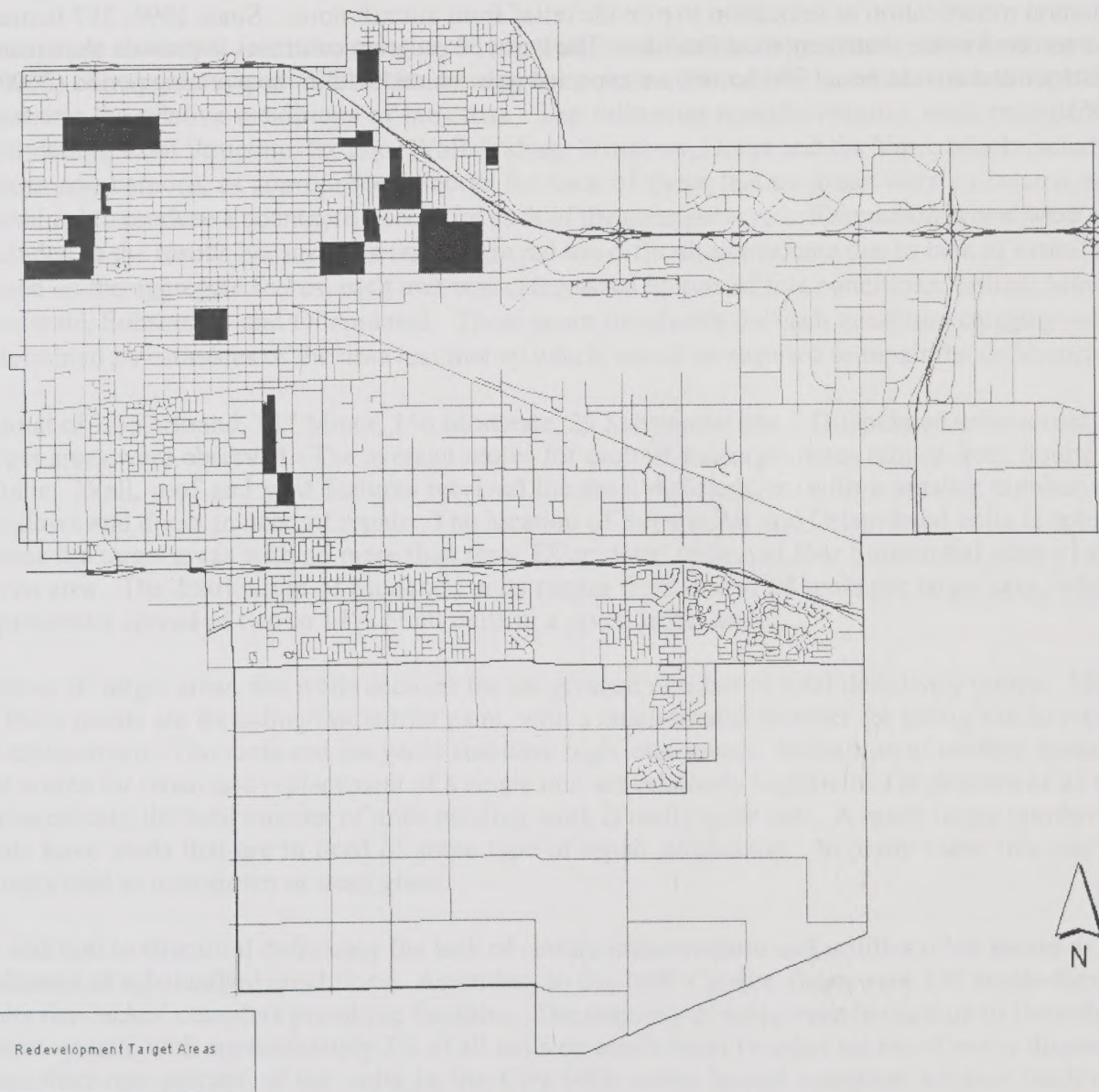
Table 18
HOUSING STOCK BY TYPE

Type	1990		2000		2005	
	Number	%	Number	%	Number	%
Single	1,215	10.5	1,215	10.5	1,215	10.5
1 Bedroom	2,300	20.0	2,300	20.0	2,300	20.0
2 Bedroom	7,500	65.0	7,500	65.0	7,500	65.0
3 Bedroom	2,500	22.0	2,500	22.0	2,500	22.0
4+ Bedroom	300	2.5	300	2.5	300	2.5
TOTAL	11,815	100.0	11,815	100.0	11,815	100.0

Source: City of Ontario, 2000-2005 Housing Element

The 1990 census also identified the number of rooms in each housing unit. As shown in Table 19, the total number of rooms in the city is 20,000. The majority of rooms are in single-family homes, which account for 12,000 rooms. The remaining 8,000 rooms are in multi-family units, including apartments and condominiums. The city's housing stock is expected to grow by 2005, with an additional 2,000 rooms added to the total. This growth will be primarily in multi-family units, as the city's population continues to increase.

Exhibit 1 **Survey Study Areas**



6. Rooms Per Unit

Table 16 shows the number of bedrooms per unit, ranging from no bedrooms to four plus bedrooms, by tenure. The majority of rental units, 42.4%, are 2-bedroom units, followed by 1-bedroom units at 27.5%. The rental units appear to cater to smaller sized households, with only 23% of all of the rental stock comprised of units with 3 or more bedrooms. Further, only 4.6% of the rental units have four or more bedrooms, which constitutes 1.8% of the total housing stock. In comparison, 46.7% of the ownership units are 3-bedroom, 23.4% are 2-bedroom, and 23.2% are 4-bedroom or greater, which represents 12.5% of the total occupied housing stock. Overall, the majority of the housing stock in the City is comprised of 2- and 3-bedroom units. Citywide, almost 50% of the units have 3 or more bedrooms.

Table 16
BEDROOMS PER UNIT¹

Type of Unit	Renter Occupied		Owner Occupied		Vacant	TOTAL	
	Number	% of Rental	Number	% of Owner		Number	% of Total
Studio	1,215	6.9	161	0.7	115	1,491	3.3
1 bedroom	4,868	27.5	1,442	6.0	499	6,809	15.3
2 Bedroom	7,525	42.4	5,616	23.4	1,277	14,418	32.4
3 Bedroom	3,301	18.6	11,217	46.7	562	15,080	33.9
4+ Bedroom	821	4.6	5,574	23.2	307	6,702	15.1
TOTAL	17,730	100.0	24,010	100.0	2,760	44,500	100.0

¹ Includes 1999 annexed area (formerly sphere of influence).

Source: 1990 Census.

The 1990 census also identified the number of rooms in a dwelling unit. As shown in Table 17, 37.3% of the total units have six or more rooms, reflecting the proportion of units, which have 3 or more bedrooms. From another perspective, 40% of the units are comprised of four or less rooms, reflecting the proportion of units, which are studio, or one bedroom, and includes a proportion of the two-bedroom units as well. The five-room category, which comprises 22.7% of the housing stock, contains both two- and three-bedroom units in approximately the same proportions.

Table 17
NUMBER OF ROOMS IN DWELLING UNIT¹

# of Rooms	Total	% of Total
1	885	2.0
2	2,611	5.9
3	5,119	11.5
4	9,191	20.6
5	10,122	22.7
6	8,848	19.9
7	4,704	10.6
8	2,045	4.6
9+	975	2.2
TOTAL	44,500	100

¹ Includes 1999 annexed area (formerly sphere of influence).
Source: 1990 Census.

7. Housing Costs and Rents

This section discusses resale pricing for existing housing, and pricing for new housing, as well as the average rental prices in the City. The information presented was obtained by contact with local realtors and apartment managers in 2000, the Los Angeles Times Home Page - July 2000, the 1990 Census, and data provided by the City.

Existing and New Home Price Trends

The City of Ontario, as the rest of Southern California, experienced a drop in existing and new home prices in the early 1990s. Table 18 lists the value of existing housing units in the City in 1990. The 1990 Census documents a median housing unit value of \$142,000 in Ontario, ranging from a median resale value of \$111,414 and a median new home value of \$162,464 in 1998. The values in Table 18 indicate that 15.5% of the houses were valued at less than \$100,000; 41.2% were valued at \$100,000 to \$149,999; 33.6% were valued at \$150,000 to \$199,999; and 9.7% were valued above \$200,000.

Table 18
HOUSING VALUES 1990¹

Price Range	Number of Units	Percent of Total
\$15,000 - 59,999	358	1.7
\$60,000 - 74,999	561	2.7
\$75,000 - 99,999	2,290	11.1
\$100,000 - 124,999	3,634	17.7
\$125,000 - 149,999	4,838	23.5
\$150,000 - 174,999	4,572	22.3
\$175,000 - 199,999	2,333	11.3
\$200,000 - 249,999	1,373	6.7
\$250,000 - 299,999	411	2.0
\$300,000 - 399,999	154	0.7
\$400,000 - 500,000	11	0.1
\$500,000+	15	0.2
TOTAL	20,550	100.0

Median Value: \$142,200

1. Includes 1999 annexed area (formerly sphere of influence).

Source: 1990 Census

The following graph shows the average home sale prices for the first quarters of 1988 through 1998. As shown, new and existing home prices decreased the greatest amount between 1993 and 1994, 13.7% and 5.4%, respectively. New home prices between 1995 and 1996, however, experienced significant gains (15.1%) while downward pressure on resale of existing homes continued to prevail. Overall, however, the resale market has remained fairly stable at an approximate average value of \$120,000 over the past five years. The average price of a new home over the past five years (1993-1998) is approximately \$160,500. Fluctuations in price may be reflective of economic conditions as well as the predominant type of product sold in a particular year. For example, during a year where the majority of new units on the market were townhomes or condominiums, the prices may be expected to be lower than a typical 1,500 to 2,000 square foot detached home.

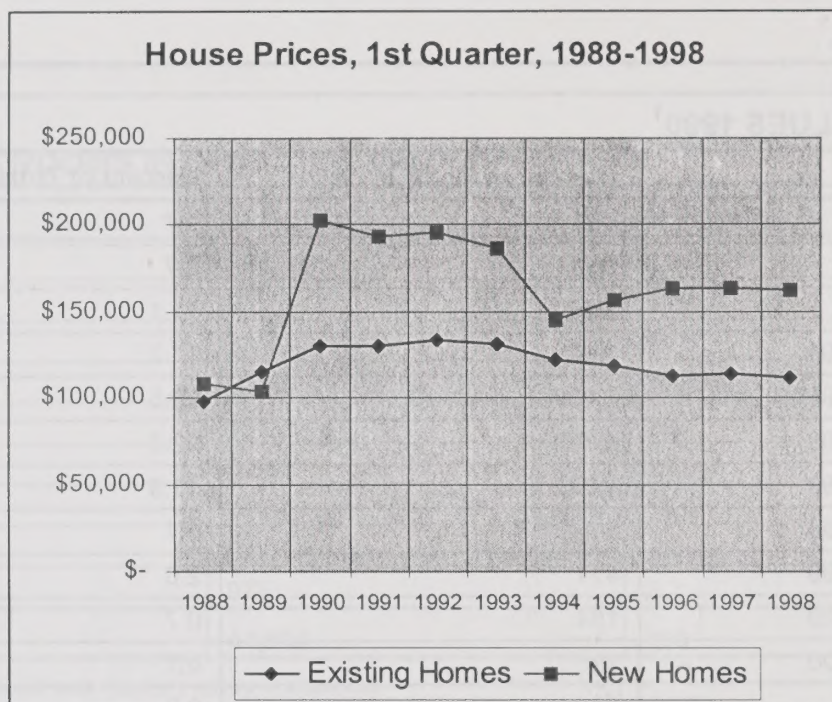


Table 19
MONTHLY PAYMENT FOR AVERAGE PRICED EXISTING AND NEW HOMES

YEAR	EXISTING HOME					NEW HOME				
	Price	30-Year Rate	10% Down	Monthly Payment	Percent Change	Price	30-Year Rate	10% Down	Monthly Payment	Percent Change
1988	\$105,114	10.94%	\$10,511	\$860		\$115,000	10.94%	\$11,500	\$941	
1989	\$117,449	11.01%	\$11,745	\$966	12.3%	\$105,046	11.01%	\$10,505	\$864	-8.2%
1990	\$135,507	10.69%	\$13,551	\$1,088	12.6%	\$198,503	10.69%	\$19,850	\$1,594	84.5%
1991	\$139,330	9.59%	\$13,933	\$1,026	-5.7%	\$208,706	9.59%	\$20,871	\$1,537	-3.6%
1992	\$136,013	8.61%	\$13,601	\$923	-10.1%	\$195,074	8.61%	\$19,507	\$1,324	-13.9%
1993	\$136,814	7.54%	\$13,681	\$844	-8.6%	\$186,818	7.54%	\$18,682	\$1,152	-13.0%
1994	\$129,453	8.39%	\$12,495	\$862	2.1%	\$161,225	8.39%	\$16,123	\$1,073	-6.8%
1995	\$124,489	7.64%	\$12,449	\$775	-10.1%	\$146,583	7.64%	\$14,658	\$912	-15.0%
1996	\$121,833	8.07%	\$12,183	\$788	1.8%	\$168,755	8.07%	\$16,876	\$1,092	19.7%
1997	\$113,818	7.60%	\$11,382	\$723	-8.2%	\$163,500	7.60%	\$16,350	\$1,039	-4.8%
1998	\$111,414	6.94%	\$11,141	\$663	-8.3%	\$162,464	6.94%	\$16,246	\$967	-6.9%

Sources: City of Ontario, *Economic Statistics*, prepared by ECAP, July, 1996; City of Ontario Demographic, Economic, and Quality of Life Data, prepared by Economics and Politics, Inc. August 1999; Federal Home Mortgage Corporation; Dataquick Mortgage Calculator at www.gotitle.com.

Note: Average price includes detached single family units, condominiums and townhomes. Fluctuations in average price of new units may reflect the predominant type of unit constructed that year.

Table 19 shows the monthly house payment calculated for the average priced existing and new home. In calculating the payments, 10% down and a 30-year mortgage was assumed. It should be noted that the following monthly payments are not inclusive of property tax, insurance, association and

mortgage insurance payments, which incrementally increase the cost of owning a home, an additional 10-15% over the monthly mortgage cost.

Rental Prices

The 1990 Census reports the median contract rent of all rental units in the City at \$629.00 per month. Table 20 lists the rental ranges per the 1990 Census and the number of units that rented for that particular price range. As shown in Table 20, approximately 49.8% of the units' monthly rents are between \$500 and \$749.

Table 20
1990 RENTS BY NUMBER OF BEDROOMS¹

Range	Studio	1 Bedroom	2 Bedroom	3 Bedroom	Total	% Total
\$0 - 499	517	1,996	1,039	360	3,912	22.3
\$500 - 749	577	2,603	4,650	900	8,730	49.8
\$750 - 999	90	199	1,548	1,675	3,512	20.0
\$1,000+	33	36	149	904	1,122	6.4
No Cash Rent	9	34	101	120	264	1.5
TOTAL	1,226	4,868	7,487	3,959	17,540	

¹ Includes 1999 annexed area (formerly sphere of influence).

Source: 1990 Census

Monthly costs of a representative sample of available rental housing in Ontario were researched during January through July 2000. Table 21 lists the rental ranges and number of units by number of bedrooms. The table does not include rental properties comprised of single-family homes. For the most part, the rental prices of the three-bedroom units tend to be higher than the two-bedroom units, although there is some overlap. Overall, the one-bedroom units fall within the \$505 to \$825 range, with an average of about \$725 per month. The units at the lower end of the range are generally those with affordability covenants. The two-bedroom units range from \$615 per month (affordability covenant) to \$1090 per month, with an average of approximately \$840 per month. Three-bedroom unit rents average about \$995 per month, with a range of \$800 to \$1175 per month.

Table 21
2000 RENTAL PRICES OF MARKET UNITS

Apartment Complex	Studio		1 Bedroom		2 Bedroom		3 Bedroom		4 Bedroom		Total Units
	Price	Units	Price	Units	Price	Units	Price	Units	Price	Units	
Centre Club Apts.	--	--	\$825	126	\$945	162	--	--	--	--	288
Cinnamon Ridge ¹	--	--	\$505	38	\$615	63	--	--	--	--	101
Concord Ranch	--	--	\$680-695	73	\$750-775	188	--	--	--	--	261
Cherry Cove	--	--	\$725	24	\$850	23	\$1050	8	--	--	55
Harris Place	--	--	\$750	40	\$875	40	--	--	--	--	80
Mission Oaks ²	--	--	\$735	8	\$815-850	64	\$975	8	--	--	80
Cypress Terrace	--	--	\$610	16	\$670-720	62	\$800	32	--	--	110
Mission Townhomes Villas	--	--	--	--	\$875-895	50	--	--	--	--	50
Montierra	--	--	\$795	75	\$950-1090	122	\$1175	45	--	--	242
Park Centre Apts.	--	--	\$725-780	166	\$850-940	168	--	--	--	--	334
The Landing	--	--	\$700	72	\$800-875	84	--	--	--	--	156
Raintree	--	--	\$690	26	\$795-820	40	\$975	96	--	--	162
Sycamore Park	--	--	\$715-735	52	\$825-915	56	--	--	--	--	108
Vineyard Village ²	--	--	\$740-750	50	\$875-885	102	--	--	--	--	152
Whispering Winds ²	--	--			\$825-850	36	\$995	26	--	--	62

1 Project received Multifamily Revenue Bond Financing. Accordingly, 50% Very Low-income households; 50% Low-income households.
2 Project received Multifamily Revenue Bond Financing. Accordingly, 80% of the total units set-aside for Low to Moderate income households; 20% of all units for Very Low-income households.

Source: Ontario Planning Department, Apartmentguide.com

Affordability Gap Analysis

The costs of home ownership and renting can be compared to a household's ability to pay for housing, based on the HUD median income of \$47,400 for the County of San Bernardino established in March 2000.

Table 22 identifies the affordable rents and purchase prices by income category for a family of four, based on 30% of income expended. The maximum affordable housing costs would be adjusted downward for smaller households. In the case of rent, the 30% does not include allowance for utilities that may impose additional costs to the renter of \$50 to \$100 per month, depending on which utilities the renter is responsible for paying. Renters may be required to cover water, sewer and trash pickup costs in addition to the usual electric, gas and phone. The addition of these costs may cause rental of a unit that would otherwise be affordable to become a condition of overpayment. In the case of purchase, the 30% includes payment on principal and interest, and an assumed 1.25% allocation for taxes and homeowner insurance. In actuality, taxes and insurance may exceed the assumed 1.25% in newer areas subject to assessments, Mello-Roos districts or high fire hazard. A 10% down payment and an 8% interest rate are assumed, reflecting 2000 market conditions.

Table 22
AFFORDABLE RENT AND PURCHASE PRICE BY ANNUAL INCOME

Type	Annual Income ¹	Maximum Affordable Rent Payment ³	Maximum Affordable Purchase Price ⁴
1990 INCOME			
Very Low	\$18,650	\$466	\$62,000
Low	\$29,800	\$745	\$99,000
Moderate	\$44,750	\$1,119	\$149,000
Above Moderate	above \$44,751	above \$1,120	\$150,000+
Median	\$33,275		
2000 INCOME²			
Very Low	\$23,700	\$593	\$77,300
Low	\$37,900	\$948	\$123,600
Moderate	\$56,900	\$1,423	\$185,500
Above Moderate	above \$56,900	above \$1,423	\$185,500+
Median	\$47,400		
¹ . Based on HUD MFI for a family of four. ² . Income limits established by HCD, Mar. 2000. ³ . Based on 30 % of income. ⁴ . Assumes 10 % down payment, an 8% interest rate and a 1.25% tax and homeowners insurance.			

Overpayment refers to renters and homeowners who must pay more than 30% of their gross incomes for shelter. A high cost of housing eventually causes fixed-income, elderly, and lower-income families to use a disproportionate percentage of their income for housing. This may cause a series of related financial problems which may result in a deterioration of housing stock, because costs associated with maintenance must be sacrificed for more immediate expenses (e.g. food, clothing, medical care, and utilities), or inappropriate housing sizes and types to suit the needs of the household.

A comparison of the rental affordability maximums based on 1990 median family income presented in Table 23, with 1990 Rents by Number of Bedrooms presented in Table 22, indicates that approximately 26.5% of the rental stock was affordable to very low-income households. Approximately 18% of those units had three or more bedrooms.

Table 23
1990 OCCUPIED RENTAL UNIT AVAILABILITY¹

Household Income	0-1 Bedroom	2 bedrooms	3 or More Bedrooms	Total
0 - 30%	346	285	205	836
0-50%	1,152	886	449	2,487
0-80%	3,595	4,226	1,560	9,381

¹ Includes 1999 annexed area (formerly Sphere of Influence).
Source: 1990 Census.

A comparison of rental affordability maximums previously presented in Table 22 with Table 21- Rental Prices of Market Units, shows that the majority of unassisted market rate rental two-bedroom units in the City are within the financial reach of a low-income household of four. However, all of the market rate two-bedroom units are beyond the financial reach of very low-income four-person households.

Table 24
2000 OCCUPIED OWNERSHIP UNIT AVAILABILITY

Unit Affordability	0-1 BDR	2 BDR	3BDR	4 BDR	5 BDR	TOTAL	%
Very Low \$19,000-77,300	6	28	12	5	1	52	3.3
Low \$77,300-123,600	5	191	201	50	2	449	28.3
Moderate \$123,600-185,500	1	111	536	320	6	974	61.4
Above Moderate \$185,500+	0	5	41	56	7	109	7.0

1999-2000 Selling Prices

	0-1 BDR	2 BDR	3BDR	4 BDR	5 BDR
Median Selling Price	\$74,000	\$115,000	\$136,000	\$149,500	\$205,000
Average Selling Price	\$80,818	\$113,715	\$138,019	\$154,756	\$194,230
Price Range within Category	\$42,000-118,000	\$19,000-210,500	\$40,000-280,000	\$43,500-280,000	\$119,000-253,000

Ranges based on Maximum Affordable Purchase Price.

Sources: latimes.com home selling price listings for 1/99 through 5/2000; HUD Income Limits, 3/2000.

Comparison of the maximum affordable purchase price in 2000, previously presented in Table 22, indicates that approximately 3.3% of the units were affordable to very low-income households, with an additional 28.3% within financial attainment of low-income households.

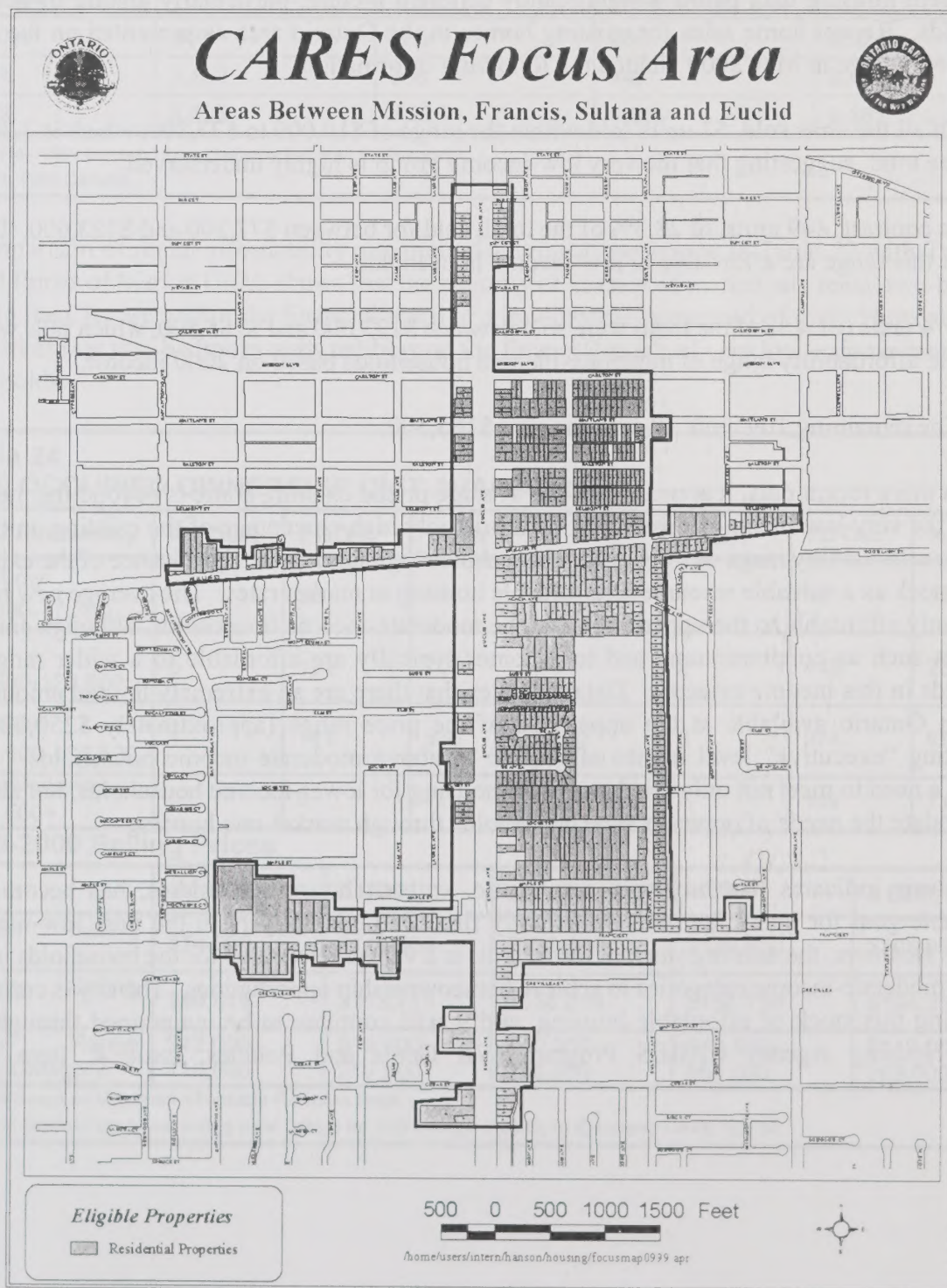
More recent housing data paints a significantly different picture, particularly among ownership households. Recent home sales for existing homes in the Ontario area as presented on the L.A. Times Home Page in May 2000 yielded the following information:

- Of all the units sold, 52 units sold within the range of \$19,000 to \$77,300, which is 3.3% of the total, suggesting that the very low-income group is highly underserved.
- In contrast, 449 units, or 28.3% of the total, sold for between \$77,300 and \$123,600. Units at this range are affordable to low-income households.
- 974 units (61.4 % of the total) were sold between \$123,600 and \$185,500, which falls within the affordability range of moderate-income households based on 2000 income.
- The remaining 109 units all sold for over \$185,500.

Based on more recent data, it appears as if the average priced existing home is beyond the income limits of the very low-income household. A surprisingly high percentage of the existing units are within the affordability range of low-income households highlighting the significance of the existing housing stock as a valuable resource of affordable housing at market rates. The average new home price is only affordable to the upper ranges of the moderate-income households, although smaller unit types such as condominiums and townhomes typically are affordable to a wider range of households in this income category. Data indicates that there are an extremely limited amount of homes in Ontario available at the upper end of the price range (approximately \$250,000 +) representing "executive" level homes affordable to above moderate-income households. This indicates a need to meet not only the demand for housing for lower-income households, but also to accommodate the needs of upper-income households through market rate housing.

This analysis indicates that buying a new home, without housing subsidies, has become an unattainable goal for many families, particularly first-time homebuyers in the very low-income category. However, the existing stock of resale units is a valuable resource for the households in the low- and moderate-income categories to achieve homeownership opportunities. The city is currently maintaining this stock of affordable housing, and it will continue to be maintained through the Ontario Housing Agency CARES Program (VII Goals and Policies, Issue 4, Item C3).

Exhibit 2 Cares Program Focus Areas



III. HOUSING NEEDS

Section III of the Housing Element provides numbers and types of households that are projected to have unmet housing needs within the planning period. Section III also highlights some of the policies and programs that the City currently administers in an effort to meet those projected unmet housing needs. Those policies and programs are discussed further in the Section IV and in Section VII. Table 50, in Section VII, provides a comprehensive summary of the City's housing goals and policies including quantified objectives that the City intends to implement to address housing-related issues for the planning period 2000-2005.

The following analysis of current City housing conditions presents housing needs and concerns relative to various segments of the population.

Several factors will influence the degree of demand, or "need," for new housing in Ontario in coming years. The four major "needs" categories considered in this element include:

- Housing needs resulting from population growth, both in the City and the surrounding region;
- Housing needs resulting from the overcrowding of units;
- Housing needs that result when households are paying more than they can afford for housing; and
- Housing needs of "special needs groups" such as elderly, large families, female-headed households, households with a disabled person, and the homeless.

Analysis of demographics and market conditions indicates that the number of households at the extremes of the income spectrum will continue to grow while the traditional middle income segments decline in size and activity in the housing market. In terms of specific housing needs, home ownership and the first-time homebuyer program will become critical for the moderate- to above moderate-income population, while the other income groups will need help in meeting the increasingly higher cost burdens.

A. Regional Housing Needs Assessment

California's Housing Element law requires that each city and county develop local housing programs designed to meet its "fair share" of existing and future housing needs for all income groups, as determined by the jurisdiction's Council of Governments, when preparing the State-Mandated Housing Element of its General Plan. This "fair share" allocation concept seeks to ensure that each jurisdiction accepts responsibility for the housing needs not only for its resident population, but also for those households who might reasonably be expected to reside within the jurisdiction, particularly lower-income households, assuming the availability of a variety and choice of housing accommodations appropriate to their needs.

The fair share allocation process begins with the State Department of Finance's projection of Statewide housing demand for a five-year period, which is then apportioned by the State Department of Housing and Community Development (HCD) among each of the State's official regions. The regions are represented by an agency typically termed a Council of Government (COG). In the six-county Southern California region, which includes Ontario and all other incorporated cities and unincorporated areas of San Bernardino County, the agency responsible for assigning these fair share targets to each jurisdiction is the Southern California Association of Governments (SCAG). COGs such as SCAG then further allocate assigned regional shares among member jurisdictions. Jurisdiction fair share allocations were prepared by SCAG in May 2000 for the current 2000-2005 planning period.

1. Overview of the SCAG Fair Share Allocation Process

A local jurisdiction's "fair share" of regional housing need is the number of additional dwelling units that will need to be constructed in a jurisdiction in order to house the anticipated growth in the number of households, replace expected demolitions and conversion of housing units to non-housing uses, and achieve a future vacancy rate that allows for the healthy functioning of the housing market, over a specified time period. The fair share must be allocated by four household income categories used in Federal and State programs: Very Low; Low; Moderate; and Above Moderate, defined operationally as households earning up to 50%, 80%, 120% and more than 120% of the San Bernardino County median area income, respectively. The allocations are further adjusted to avoid an over concentration of lower-income households in any one jurisdiction. The fair share allocation must also consider the existing "deficit" of housing need due to the number of lower income households who are currently paying more than 30% of their incomes for housing costs, which is the limit used by the Federal government to define when housing is affordable.

2. The 2000-2005 Ontario RHNA

State law requires jurisdictions to provide for their regional housing needs. As part of the Regional Housing Needs Assessment (RHNA), the Southern California Association of Governments (SCAG) determines the five-year housing growth needs by income category for cities within its jurisdiction, which includes the City of Ontario. RHNA determinations for the City of Ontario during the current 2000-2005 planning period are presented in Table 25.

The City has recently adopted land use policies to provide new housing development opportunities in an effort to meet the City's housing needs. These policies include increases in residential densities, residential units as permitted uses within mixed-use developments and diverse opportunities for residential development within the 8200-acre newly incorporated New Model Colony. These land use policies are discussed in Sections IV and V of the Housing Element.

Table 25
2000-2005 ONTARIO FAIR SHARE HOUSING NEEDS ALLOCATION

	Total Adjusted Need	Very (21%)	Low (16%)	Moderate (21%)	Above (43%)
Housing Units	2,401	495	373	498	1035

B. Households Overpaying for Housing

State housing policy recognizes that cooperative participation of the private and public sectors is necessary to expand housing opportunities to all economic segments of the community. A primary State goal is the provision of decent housing and a suitable living environment for Californians of all economic levels. Historically, the private sector generally responds to the majority of the community's housing needs through the production of market-rate housing. However, the percentage of the population on a statewide basis who can afford market rate housing is declining. "Affordable housing costs with respect to very low-, low- and moderate-income households shall not exceed 30% of gross household income." (Health and Safety Code, Section 50052.9).

In determining existing need for affordable housing it is necessary to relate income with housing costs and rent prices. As discussed previously in the Housing Costs and Rents section, affordability is defined by HUD as the expenditure of no more than 30% of the household income for housing costs using a hypothetical family of four persons. Table 26 lists data from the 1990 Census describing the percentage of renters and homeowners according to monthly costs for housing, including average monthly costs for housing exceeding 30% or more of their monthly gross income.

The majority of households in Ontario, according to the 1990 Census, pay less than 30% on housing costs. Of the total 15,050 households in the City overpaying for housing, 44.7% are owner occupants and 55.3% are renters. However, a distinction between renter and owner housing overpayment is important because, while homeowners may overextend themselves financially to afford the option of a home purchase, the owner maintains the option of selling the home and may realize tax benefits or appreciation in value. Renters, on the other hand, are limited to the rental market, and are generally required to pay the rent established by that market. The discrepancy between renter and owner households is largely reflective of the tendency for year-round renter households to have lower incomes than owner households.

Numerically it appears that renter households are more impacted than ownership households. Proportionately, about 32.8% of owner-households and 47.5% of renter households pay more than 30% on housing. Renters within the \$10,000 to \$35,000 income range, which roughly corresponds to the very low- and low-income categories, comprise 68% of all rental households. Almost 97% of all overpaying renter households fall within the lower-income categories, accounting for 45.8% of all renters in the City. This reflects the need for affordable rental housing in the City, particularly

for very low- and low-income households. Table 26 shows housing cost as a percentage of income and Table 27 shows overpayment of housing cost according to income category.

The very low- and low-income groups, constituting 33.5% of all homeowners in the City, appear to be the most highly impacted homeowner income group in terms of overpayment. **Almost 50 percent of the owner households that overpay for housing are in the lower-income categories, constituting 16.4% of all owner households in the City.** Further, almost 49% of all homeowners in the very low-income category pay over 30% of gross monthly income for mortgages and 50% of all homeowners in the low-income category overpay for housing. This shows a need for homes in Ontario, available for purchase, that are affordable to low and very low-income residents. Overpayment among the moderate and above moderate-income categories is not as much a concern. Some owner households choose to allocate a higher percentage of their disposable monthly income on housing costs because this allocation is justified in light of investment qualities of ownership.

Table 26
HOUSING COSTS, RENT AS PERCENTAGE OF GROSS INCOME¹

Income	0-19%		20-29%		30% or more		Total ²	
	Number	%	Number	%	Number	%	Number	%
OWNER HOUSEHOLDS								
Less than \$10,000	156	14.4	164	15.1	626	57.7	1,085 ³	5.3
\$10,000 - \$19,999	864	48.8	202	11.4	696	39.3	1,770 ⁴	8.6
\$20,000 - \$34,999	1,475	36.5	522	12.9	2,039	50.5	4,036	19.6
\$35,000 - \$49,999	1,272	24.9	1,551	30.4	2,277	44.6	5,100	24.8
\$50,000 or more	4,104	47.9	3,354	39.2	1,095	12.8	8,559 ⁵	41.7
Total Owner¹	7,871	40.6	5,793	24.7	6,733	34.8	20,550	100.0
RENTER HOUSEHOLDS								
Less than \$10,000	0	0	138	4.8	2,357	82.1	2,872 ⁶	16.4
\$10,000 - \$19,999	168	4.6	401	10.9	3,084	83.6	3,689 ⁷	21.1
\$20,000 - \$34,999	590	11.1	2,089	39.2	2,578	48.4	5,331 ⁸	30.5
\$35,000 - \$49,999	1,385	41.7	1,593	48.0	276	8.3	3,321 ⁹	19.0
\$50,000 or more	1,781	78.0	454	19.9	22	1.0	2,282 ¹⁰	13.0
Total Renter	3,924	22.4	4,675	26.7	8,317	47.5	17,495	100.0

Source: U.S. Bureau of Census, 1990.

1. Includes 1999 annexed area (formerly Sphere of Influence).

2. Represents occupied housing units only.

3. 139 not computed in this category.

4. 8 not computed in this category.

5. 6 not computed in this category.

6. 377 not computed in this category.

7. 36 not computed in this category.

8. 74 not computed in this category.

9. 67 not computed in this category.

10. 25 not computed in this category.

The Housing Agency implements a number of programs to increase housing opportunities for households that may be overpaying for housing, as well as maintain and improve the housing stock that is affordable to very low- and low-income residents. These opportunities include construction of affordable renter- and owner-occupied housing and acquisition and rehabilitation of affordable rental units. According to the Consolidated Plan, the City will assist 75 households in the acquisition of affordable housing with down payment assistance, acquire and rehabilitate 100 abandoned structures for future affordable housing, construct affordable infill rental units, and rehabilitate 525 affordable rental units within the planning period. In addition, the City will continue to contract with the County of San Bernardino Housing Authority to provide Section 8 rental assistance to Ontario's low-income households. The County currently provides 600 Section 8 subsidies to low-income households. The City expects to increase the number of subsidies to 650 by the end of the planning period.

C. Overcrowding

In response to higher housing prices, lower income households must often be satisfied with smaller, less adequate housing for available money. This may result in overcrowding. Overcrowding places a strain on physical facilities, does not provide a satisfying environment, and eventually causes conditions which contribute both to deterioration of the housing stock and neighborhoods in general. **According to the Census, 9% of the total households in the City were overcrowded. Overcrowding varies with tenure, with 4,284 (25.7%) of the City's renter occupied housing units being overcrowded.** Of these, 2,555 (15.3%) of the units were considered severely overcrowded with more than 1.5 person per room. In comparison, 2,339 (9.9%) of the owner-occupied households experienced overcrowding, with 1,053 (4.5%) of the units considered severely overcrowded.

The Housing Agency implements a number of programs to increase housing opportunities for low-income households that may be overcrowded, as well as maintain and improve the housing stock that is subject to deterioration as a result of overcrowding. These opportunities include construction of affordable infill housing and acquisition and rehabilitation of affordable rental units. Increasing the inventory of rental units will assist overcrowded, low-income households afford rental units that have an adequate number of bedrooms. According to the Consolidated Plan, the City expects to rehabilitate 525 rental units and construct rental units with long-term affordability covenants within the planning period. In addition to rental rehabilitation and new construction programs, the City's owner rehabilitation program assigns funding priority to large families and the construction of additional bedrooms to alleviate overcrowding is among the program's eligible improvements.

D. Special Needs Groups

State Housing Law requires that the special needs of certain household groups be addressed by each jurisdiction in their Element. Table 27 summarizes the needs faced by the City. The special needs groups include elderly, handicapped, large families, female heads of household, the homeless and farmworkers. These households typically experience difficulty in securing decent, affordable housing. Information provided in the 1994-1999 CHAS and the 1995-2000 Consolidated Plan (based on HUD provided 1990 Census data and staff analysis) indicates that almost 50% of all households report some type of housing problem, including but not limited to such problems as: insufficient number of bedrooms to accommodate the number of persons residing in the unit; limited availability of studio and one bedroom units for single persons; monthly housing payments which severely limit remaining expendable income; accessibility problems for persons who are handicapped or limited in mobility; the housing unit needs moderate or greater repair; insufficient parking or access to public transportation. In terms of tenure, rental households have higher percentages of housing problems than owner households in all but the moderate-income category. This segment includes both large and small, elderly and other types of households.

The population segment with the greatest housing assistance needs are households earning less than 50% of the Median Family Income. Within this very low-income group almost 90% of the rental households and approximately 60% of the homeowner households report some kind of housing related problem. A summary of these problems includes:

- Approximately 83% have a cost burden exceeding 30% of their income.
- 90% of small households (2 or less) report some kind of housing problem, and pay more than 30% for housing, primarily related to the limited number of small units available in the housing stock affordable to such households.
- Over 80% of large households pay more than 30% of their income on housing. 99% of large households report housing problems primarily related to the limited number of units available with sufficient bedrooms to accommodate residents at costs affordable to such households.
- More than 70% of the elderly pay more than 30% of their income on rent. 35% of elderly homeowners pay more than 50% of their income on rent.

Table 27
SUMMARY OF EXISTING SPECIAL HOUSING NEEDS

Overpaying Households		Special Needs Groups	
Renter	7,972	Elderly Households	8,247
Very Low Income	4,363	Disabled Persons	3,703
Low Income	2,362	Large Households	8,884
Moderate Income ¹	503	Female Headed Households	5,335
Moderate and Above ²	744	Female Headed with Children	3,320
Owner	6,626	Farmworkers	N/A
Very Low Income	2,590		
Low Income	1,544		
Moderate Income ¹	852		
Moderate and Above ²	<u>1,640</u>		
TOTAL	14,598		
Overcrowding		Units in Need of Repair ³	
Renter	4,284	Multi-family	80
Owner	<u>2,339</u>	Single Family	1,189
TOTAL	6,623	TOTAL IN NEED OF REPAIR	1,269

Source: 1994-1999 City of Ontario CHAS and 1990 Census

1 Between 81% and 95% Median Family Income.

2 Above 95% of Median Family Income.

3 Source: 1994-99 CHAS from 1988 Housing Assistance Plan and 1996 Targeted Housing Conditions Survey. Total represent the 1,090 units remaining to be rehabilitated from the original 1988 HAP count of 2,661 units, and the 179 units identified by the 1996 Housing Conditions Survey which were classified as requiring moderate or substantial rehabilitation. Since the HAP was prepared, 1,571 units have been rehabilitated.

Low-income households account for 16% of the households in Ontario. This segment is marked by a high percentage of both renter and owner households paying more than 30% on housing. Significant statistics include:

- 82% of rental households report housing problems.
- 69% of small low-income households pay more than 30% of their income for housing. This group comprises 47% of the low-income renters.
- 94% of large Low-income rental households report some kind of housing problem. This group comprises 25% of the low-income renters. 47% of this group pay more than 30% of their income for housing.
- 22% of elderly homeowners, who account for the majority of homeowners in this income group, pay more than 30% of their income on housing.

1. Elderly Persons

The special housing needs of the elderly are an important concern for the City of Ontario since many retired persons are likely to be on fixed low incomes. In addition, the elderly maintain special needs related to housing construction and location. The elderly often require ramps, handrails, lower cupboards and counters to allow greater access and mobility. They also may need special security devices for their homes to allow greater self-protection. In terms of location, because of limited mobility, the elderly also typically need to have access to public facilities (i.e., medical and shopping) and public transit facilities.

As reported in the 1990 Census data, 8,247 City residents, or 6.2% of the total population, were 65 years of age or older as compared to 7.4% of Ontario's population in 1980. The City's population over 75 in 1990 was 3,271 persons, 2.5% of the City total.

Table 28 shows the number and percent of elderly persons in Ontario (65 and over) with mobility and/or self-care limitations (considered frail). Either or both of these conditions may indicate a need for supportive housing.

Table 28
ELDERLY MOBILITY AND/OR SELF CARE LIMITATIONS¹

Mobility and Self-Care Status	Male	Percent of Total Cohort (65+)	Female	Percent of Total in Cohort (65+)	TOTAL
Mobility Limitation Only	714	8.6%	1,260	15.1%	1,974
Self-Care Limitation Only	141	1.7%	202	2.4%	343
Both Mobility and Self-Care Limitation	273	3.3%	577	6.9%	850
TOTAL WITH LIMITATION	1,128	13.6%	2,039	24.4%	3,167

Source: 1990 Census, Summary Tape File 3A

1. Includes 1999 annexed area (formerly Sphere of Influence).

In terms of housing needs as a function of household income and tenure, according to 1990 Census data, 17.5% of elderly, renter households earned incomes at or below 50% of the median (very low-income households), and 75% of households in this group indicated having one or more housing problems. In 1990, 44.1% of elderly households that owned their home were identified as very low-income households. Of this group, approximately 40% of these homeowners experienced one or more housing problems. In 1990, a total of 556 persons aged 65 or older had incomes below the 1989 poverty level. The San Bernardino County Department of Aging and Adult Services prepared an Area Plan for fiscal years 1993-1997. The Plan outlines the missions, goals, and objectives under which the department operated during the period.

The Plan divides the County into 7 regional areas that generally correspond with the service boundaries of the Department of Public Social Services and Census' Regional Statistical Areas. The City of Ontario is located in the West Valley Region, along with the cities/areas of Chino Hills, Montclair, Upland, Rancho Cucamonga, Alta Loma and Guasti. In addition to demographic analysis for each area, as part of the planning effort, a needs assessment was conducted in each of the regions. The needs of the West Valley Region, in descending order of priority are: home-delivered meals; transportation; in-home services; congregate meals; health services; information and assistance; legal services; housing; security services; and community services. Four years ago, housing ranked #10 in terms of prioritization of service needs in the region.

In terms of delivering housing assistance, there are 540 affordable housing units in the City, including Seasons, Cinnamon Ridge, The Grove, Ontario Townhouses, Cedar Village, and Sunnyside II and III apartments. As of October 2000, there are 15 licensed residential care facilities for the elderly with a combined capacity of 331 persons. In addition to the Department of Aging and Adult Services, the Services Center for Independent Living (SCIL) provides information and referrals for attendants, housing, assistance with Section 8 applications, and counseling.

All the City's affordable senior apartments are located close to neighborhood, shops, services and transportation. The 80-unit Seasons development was awarded the 1999 Helen Putnam Award, which recognizes excellence in mixed-use development, and provides residents with shopping conveniences within a pedestrian-friendly environment. Development is underway for another 87 affordable senior housing units with an expected completion date in late 2002.

2. Large Families

The 1990 Census reported 9,264 households in the City of Ontario with five or more persons, representing 22.1% of all households. Large households are included as a special needs group because they require larger dwellings with more bedrooms. According to the data, large households, regardless of tenure, will require the most assistance. These households have the highest cost burden and report the highest percentage of housing problems. This is especially true for renter households because multi-family rental units are typically smaller than single-family units. Table 29 shows that there are 4,125 large households occupying rental units. This number represents 24% of all renter households.

Table 29
ONTARIO LARGE HOUSEHOLDS BY TENURE¹

Number of Persons in Unit	Owner Occupied	Renter Occupied	TOTAL
Five	2,678	1,692	4,370
Six	1,319	1,008	2,327
Seven or More	1,004	1,425	2,429
TOTAL	5,001	4,125	9,126

Source: U.S. Bureau of Census, 1990

1. Includes 1999 annexed area (formerly Sphere of Influence).

In addition to spatial requirements, large households are a special needs group because of the incidence of large households that face a significant cost burden for housing. Large rental households are particularly impacted. According to 1990 Census data, 37.4% of large rental households earned less than 51% of the median area income. Almost every household in this income group (99.4%) experienced one or more housing problems. In terms of cost burden, 82.5% of these households paid more than 30% of their monthly income for housing.

Large, very low-income households will continue to be the most impacted in terms of finding and maintaining affordable and appropriate housing. Market rate housing options available to this segment often include overcrowded rental units or poorly maintained single-family homes. The current market is not providing an adequate supply of housing stock for this segment, unless rehabilitation or financial supplement is provided.

The Housing Agency administers three programs that provide housing opportunities for large families. Rental rehabilitation assists private and non-profit developers rehabilitate existing multi-family complexes and provide affordable units suitable for large families. According to the Consolidated Plan, the City expects to rehabilitate 525 rental units, construct rental units with long-term affordability covenants, and 12 affordable single-family Habitat for Humanity homes within the planning period. Besides rental rehabilitation and new construction programs, the City's owner rehabilitation program assigns funding priority to large families with low incomes for the construction of additional bedrooms to alleviate overcrowding. The City also offers density bonuses for large family developments. In addition, the City provides fair housing assistance to its residents. Households with children may become victims of housing discrimination. Fair Housing law protects households from discrimination based on familial status as well as race, religion, sex and marital status. The fair housing program is expected to assist 500 persons with housing complaints and 446 households with landlord/tenant complaints within the 2000-2005 period.

3. Female-headed Households

Female-headed households are included as a special needs group because of the low rate of homeownership, lower incomes and high poverty rates they experience. According to the 1990 Census, a total of 1,503 persons or 39% of female households with children were below the poverty line. In contrast, 15% of persons in male-headed households with children were below the 1989 poverty line. Table 30 indicates the numbers and percentages, as of 1990, of those female-headed households with related children as determined by the Bureau of Census.

Table 30 ONTARIO FEMALE HEADS OF HOUSEHOLDS 1990¹		
Household Type	Total	Percent of Total Households²
Female Headed Households (no children under 18)	2,068	4.9
Female Headed Households with Children under 18	3,413	8.1
TOTAL FEMALE HEADED HOUSEHOLDS	5,481	13.0
1. Includes 1999 annexed area (formerly Sphere of Influence). 2. Total number of households in the City is 42,014. Percent of total households calculated on this figure. Source: U.S. Bureau of Census, 1990.		

The Housing Agency administers three programs that provide housing opportunities for large families. Rental rehabilitation assists private and non-profit developers rehabilitate existing multi-family complexes and provide affordable units suitable for large families. According to the Consolidated Plan, the City expects to rehabilitate 525 rental units, construct rental units with long-term affordability covenants, and twelve affordable single-family Habitat for Humanity homes within the planning period. Besides rental rehabilitation and new construction programs, the City's owner rehabilitation program assigns funding priority to large families with low incomes for the construction of additional bedrooms to alleviate overcrowding. The City also offers density bonuses for large family developments. In addition, the City provides fair housing assistance to its residents. Households with children may become victims of housing discrimination. Fair Housing law protects households from discrimination based on familial status as well as race, religion, sex and marital status. The fair housing program is expected to assist 500 persons with housing complaints and 446 households with landlord/tenant complaints within the 2000-2005 period.

4. Disabled Persons

Access and affordability are the two major housing needs of disabled persons. Access is particularly important for the physically disabled. Physically disabled persons often require specially designed dwellings to permit access, within the unit as well as to and from the site. California Administrative Code Title 24 sets forth access and adaptability requirements for the physically handicapped (disabled). These regulations apply to public buildings such as motels, employee housing, factory

built housing and privately funded, newly constructed apartment houses containing five or more dwelling units. The regulations also require that rampways, larger door widths, restroom modifications, etc. be designed which enable free access to the handicapped. Such standards are not mandatory of new single-family residential construction.

The disabled, like the elderly, have special needs with regard to location. There is typically a desire to be located near public facilities, and especially near public transportation facilities that provide service to the disabled.

Table 31 shows the number of persons in the City of Ontario who had work and/or mobility or self-care limitations as reported by the 1990 Census. According to this source, 1,606 persons have disabilities that restrict them from working, representing 1.7% of the population. The mobility or self-care limitation does not necessarily translate into a need for specially constructed housing units. Therefore, it is difficult to estimate the number of disabled persons in need of housing.

Table 31
PERSONS REPORTING A MOBILITY OR SELF-CARE LIMITATION¹

Work Disability				No Work Disability			
Persons 16-64	Percent	Persons 65+	Percent	Persons 16-64	Percent	Persons 65+	Percent
1,606	1.2	1,525	1.1	2,133	1.6	358	0.3

Source: 1990 Census.

1. Includes 1999 annexed area (formerly Sphere of Influence).

Persons afflicted with HIV/AIDS is a subset of the disabled population that has specific supportive housing needs. The central housing problem of this population is housing affordability, as in many cases the afflicted person can no longer work. Access is also an issue as a large percentage of the population is transportation dependent. The City of Ontario has reported 162 AIDS cases through December 31, 1995. The County of San Bernardino has reported a total of 1,699 AIDS cases through June 30, 1996, 43% of which inflict persons between the ages of 30 and 39.

Disabled persons often have mobility restrictions and require accessible housing. Accessibility features such as wide hallways, wide doorways, flat thresholds and easy-to-reach handles and switches add to the cost of new construction. On the other hand, retrofitting existing housing units for accessibility may be an economic hardship for a disabled household. Within the planning period, the City expects to rehabilitate 2,500 single-family homes, which may include retrofit for handicap access, assist 4,500 persons with special needs with social, economic, health care, safety, transportation and housing referrals. The City also supports all viable non-profit entities seeking Section 202 funding, assists with issuance of private activity tax bonds to facilitate new development, set-up lines of credit for developers, and acquisition of existing complexes for rehabilitation to provide assisted housing for the elderly and disabled.

5. Homeless Population

Enumeration of the homeless population is difficult because of the transient nature of this population as well as the existence of “hidden homeless” or persons that move around in temporary housing situations e.g., doubling up with another household. The most recent enumeration of homeless in the County was in 1992, when the San Bernardino County Homeless Coalition conducted two separate homeless counts. The Coalition counted a total of 3,081 homeless persons in the County and 306 homeless individuals within the City of Ontario.

In terms of demographic indicators, the Coalition reported that the homeless population in the City of Ontario consists of 130 females, and 150 males. Additional 26 individuals were sighted, however, personal contact was not made in order to identify gender. Sixty-two (20%) of the homeless are children between the ages of five and 18 years old. The Coalition reported 30 single-parent homeless, 26 headed by females, three headed by males, one was unknown. The majority of Ontario’s homeless population is between the ages of 20 and 50. However, there is also a substantial percentage of children between one and nine years old. The homeless population is much like the ethnic character of the City as a whole. The two largest ethnicities are White and Hispanic in both the homeless and non-homeless populations.

Another method of understanding the extent of homelessness in the City is through contacts with service providers in Ontario. Currently, several organizations provide services to the homeless in Ontario, including the Live-in-Christ Christian Center, Homeless Outreach Program and Education (HOPE), Salvation Army and Pomona Inland Valley Council of Churches. According to these organizations, the number of homeless in the City range from 600 to 1,500. Providers all noted an increase in homeless families in the City, including both single- and dual-headed households.

The City of Ontario, through distribution of its CDBG and Emergency Shelter Grant (ESG) funds, contributes to the housing and needs solutions for addressing the needs of the homeless. Currently in Ontario, Live-in-Christ Christian Center and Pomona Inland Valley Council of Churches (PIVCC) maintain shelters for the homeless. The former organization maintains 11 dormitory-style units for homeless families at 508 South Euclid. PIVCC currently manages one unit as transitional housing in Ontario. In nearby Pomona, PIVCC also runs a 30-day emergency shelter program. In August 1996, the Ontario City Council approved a proposed site for transitional housing on Parkside Avenue. The development contains 15 units; seven of which will be used for transitional housing and the remainder for lower-income households. The facility became operational in the fall of 1996. To qualify for the units, families must complete a 30-day emergency shelter program, must have a job or attend school and must participate in a series of life skills training programs.

HOPE and the Salvation Army provide drop-in services for the homeless in the city. The HOPE drop-in center is located on Fern Street and is staffed by four persons. The range of services varies, depending on funding availability, but medical and dental services are available on a weekly basis. In the 1995-1996 fiscal year, HOPE served 380 new clients, consisting of 50 single females, 99 single males, 35 male-headed households and 196 female-headed households.

The Salvation Army provides shelter funding for the first six months of every year as well as a year round food bank. Future plans include a homeless advocacy program that would provide services to aid homeless clients in obtaining permanent housing or provide resume preparation courses to assist those in need of employment.

Development Code Amendments relating to transitional housing and emergency housing will be proposed for adoption within one year after adoption of the housing element. Transitional Housing is currently permitted in R2, and R-3, C1, C2 and C3 districts subject to a conditional use permit. There are approximately six units designated for transitional housing in the City. The Pomona Inland Valley Council of Churches (PVCC) administers the transitional housing program for us. Potential locations would include sites located near the downtown area and along Holt Boulevard. The Development Code currently does not specifically address Emergency Shelters. The Housing Agency currently provides grants for temporary emergency shelters for individuals who are displaced because of code enforcement activities. Code amendments will be prepared within one year to provide that emergency shelters within existing facilities may be approved as a temporary use permit and emergency shelters within temporary structures may be approved as a conditional use permit within R3 and commercial zoning designations with an expedited process.

6. Farmworkers

Ontario's original Model Colony was designed in the 1800s with agriculture in mind. Agriculture remained a vital part of Ontario's economy until WWI. By the late 1950s, most of Ontario's citrus groves and grape vineyards were developed to accommodate the pent-up demand for housing. The 1950s also marked the migration of dairy farms into the newly incorporated area south of the City referred to as the New Model Colony. Dairy farms within the New Model Colony are the only significant remaining agriculture in the city.

According to the California Employment Development Department Occupational Guide, dairy farm workers perform a variety of tasks. On a modern dairy farm, workers care for the herd as well as keeping up structures and equipment. On small farms, workers mix additives in feed and ensure that there is fresh water in troughs. On larger farms, farm workers tend machines and other automated equipment that mix feed batches. They herd animals into holding pens and attach automatic milking machines to the animals. Dairy farm workers have other duties, such as washing and spraying cows with water, insecticides and repellents. They clean barns and cow pens to prevent infestations. They clean and sterilize milk containers and equipment and tend automatic cleaning pumps that clean the milk pipelines.

Ontario's modern dairy farms are highly automated and generally family-owned and operated. Some dairy farms employ farm workers to assist with daily operations but the use of technology, automation and family labor, minimize the need for farm workers.

Modern dairy farm workers have different housing needs than migrant farm workers. Housing for dairy farm workers is permanent and onsite, usually in the form of a caretaker unit. Ontario's

existing dairy farms typically have two or more dwelling units per farm. These dwelling units currently house family, extended family and/or hired dairy workers.

Agricultural employment will continue in the New Model Colony area for a considerable period even as the area begins to develop with new housing and urban development. The City has adopted an Agricultural Overlay Zoning District that allows agricultural related uses to continue until such time a Specific Plan is approved for the area. The Development Code provides for secondary dwelling units in addition to primary dwelling units but does not specifically address agricultural employee housing. All existing housing facilities within the District are permitted by right. The city will include in its Development Code amendment criteria for interim housing of agricultural workers and agricultural caretakers and families. The housing types to be considered will include dormitory-type housing, modular, and manufactured housing. These uses would be considered on a case-by-case basis, and would include consideration of the estimated duration of the agricultural use and employment location. Amendments to the Development Code relating to agriculture worker housing will be processed within one year.

As the New Model Colony develops, suburban development will replace dairy farms and diminish the need for dairy farm worker housing. In 1990, 1,985 persons in Ontario were employed in agriculture-related industries, including 450 employed in the Sunkist Growers citrus processing plant. A growing number of acres previously used for agricultural activities are vacant and designated for residential development within the New Model Colony. As there are limited active agricultural activities occurring in Ontario, there is no apparent or recognized need for additional farm worker housing.

IV. HOUSING CONSTRAINTS AND RESOURCES

A. Governmental Constraints

Governmental constraints are policies, standards, requirements or actions imposed by the various levels of government upon land and housing ownership and development. Although federal and state agencies play a role in the imposition of governmental constraints, these agencies are beyond the influence of local government and are therefore not addressed in this document.

1. Land Use Controls

General Plan

Every City must have a General Plan that establishes policy guidelines for all development within the City. The General Plan is the foundation of all land use controls in a jurisdiction. The Land Use Element identifies the location, distribution and density of land uses in the City. In implementing the General Plan, the City of Ontario utilizes a number of planning tools including Specific Plans, Zoning Regulations, and the Subdivision Ordinance. General Plan densities are expressed as dwelling units per acre. The Ontario General Plan provides for six residential land use designations in the City, as shown in Table 32.

According to the General Plan buildout table and the New Model Colony General Plan Amendment, a total of 110,816 dwelling units are anticipated within the corporate City limits. DOF reports 45,758 dwelling units currently developed (as of January 2000) within the City, resulting in an estimated buildout potential remaining of 65,058 units. Dwelling unit potential within the Planned Commercial designation, which incorporates mixed-use projects with a residential component, or stand alone residential projects, has not been projected in the buildout scenario. As well, potential for residential development is accommodated in General Commercial and Neighborhood Commercial designations and is appropriate for application in some C-3 and NC zoned parcels of the City, based on land use compatibility, traffic and service provision capacity, noise contours and other quality of life factors. Additional potential is available within the Center City and East Holt Redevelopment Project Areas. The residential potential depicted in Table 35 reflects only the buildout associated with actual acreage designated for residential use. Potential associated with mixed-use developments is addressed in more detail in Section V of the Housing Element.

Density is a critical factor in the development of affordable housing. In theory, higher densities lower the per-unit land cost, decrease building costs per unit and facilitate efficient construction. In addition to potential for density bonus provisions, more intense residential development is achieved through a number of mechanisms, including clustering of residential development and zero lot line/small lot development, subject to the standards of the Development Code. Clustering of housing can produce higher densities on a portion of land while retaining the overall density assignment of the entire property. This method is effective when portions of the property not utilized for residential development can be developed with compatible uses, such as open space/recreation, parks, schools,

public facilities and support commercial. The City's PRD Overlay zoning, as well as the use of the specific plan to implement large tract developments within the Planned Residential or Planned Commercial General Plan designations accommodates the clustering concept and a diversity of housing types. This allows for higher density uses within areas where the overall gross density typically would not accommodate housing products that may be affordable to low- and moderate-income households.

The availability of developable acreage in upper density ranges allows for development of certain types of housing that might be affordable to very low-income households. For example, stacked flat apartments that may be affordable to lower- and moderate-income households typically require densities of above 16 dwelling units per acre, depending on land costs, to be developed economically. The Medium and High-Density designations, with a buildout potential of 25,153 dwelling units, as well as designation for Planned Residential development, provide for such densities. The 1992 amendment to the General Plan provides a Low Medium Density residential designation that accommodates new products such as larger townhomes and creative forms of single-family or multi-family units which typically are affordable to moderate income households, as well as residential infill through flexibility in site planning.

Policies have been adopted in the New Model Colony General Plan Amendment to encourage smart growth that includes multi-family and mixed-use residential development:

- 1.4.1 Accommodate single and multi-family housing, parks and open spaces in areas designated as "Residential-Low Density."
- 1.4.2 Emphasize the development of a variety of housing types to serve the needs of residents, including large lot, estate, executive, affordable, and live/work housing. New forms of housing that may emerge in response to evolving market demands and construction techniques during the Plan's build out should be considered for their appropriateness base on their compatibility with adjacent uses and achievement of the Plan's land use objectives.
- 1.4.6 Accommodate the development of small clusters of multi-family housing (generally a maximum of 2 – 5 acres) within areas designated as residential development, avoiding large scale, segregated concentrations of high density uses.
- 1.5.2 Accommodate multi-family housing and mixed-use structures that incorporate housing units above ground-level retail shops, offices or community facilities, where appropriate.
- 1.5.9 Link multi-family residential development to the "Neighborhood Center" and design to complement the "village" character.
- 1.6 Develop multi-family residential areas adjacent to primary activity centers and/or amenities that convey the sense of an integrated urban corridor or center. Such places may also incorporate community services and facilities as the focal point of neighborhood activity.
- 1.8.2 Accommodate the development and integration of multi-family housing with retail, office and other uses.
- 1.8.3 Encourage the development of mixed-use buildings that integrate government office, cultural uses, religious facilities, schools, recreational facilities, multi-modal transportation hub, and similar public and quasi-public uses.

Table 32
RESIDENTIAL LAND USE CATEGORIES¹

Designation	Density Range ²	Description	Acreage	Maximum DUs
Rural Residential	2 du/ac	Characterized by single-family homes on 18,000 square foot and larger lots. Exclusively in CPA 11.	390	781
Low Density Residential	0-5 du/ac	Typical one to two story single family detached homes, as well as manufactured housing on permanent foundations.	9,315	42,849
Low Medium Density	5.1 - 11 du/ac	Typical single-family detached homes and townhouse developments.	110.4	1,214
Medium Density Residential	11.1 - 16 du/ac	Accommodates a wide range of living units: single family detached; single family attached; condominiums; townhomes; duplexes; apartments and mobile homes.	843	13,488
High Density Residential	16.1-25 du/ac	Typified by multi-story apartment and condominium construction. It is usually most compatible near shopping centers, employment centers, and transportation facilities.	587	11,665
Planned Residential	0-16.0 du/ac	Permits a mixture of larger scaled, mixed land uses which emphasize residential development to meet a variety of housing types on 10-acre sites. Requires a specific plan to implement. Includes retail commercial facilities, parks, streetscapes, and other related uses.	356	5,696
Mobile Home Subdivision	0-10.0 du/ac	Category designed to protect this type of permanent housing close to arterial highways, shopping and employment centers. Product is restricted to mobile homes.	190	1,900
Center City Study Area	N/A	Accommodates a mix of uses including quality residential opportunities at medium and high densities for a variety of household types.	233	1,121
East Holt Study Area	N/A	Accommodates a mix of uses including residential opportunities.	168	914

¹ Includes projections for maximum buildout in Sphere of Influence General Plan Amendment.
² Density range expressed in dwelling units per gross acre

Redevelopment activities in the Center City and East Holt study area accommodate recycling of currently underutilized High Density designations, as well as the potential for mixed-use development in commercial designations not calculated in the General Plan buildout. For purposes of clarification, the General Plan dwelling unit potential identified for the Center City and East Holt Study Areas, (which are combined as the Center City Redevelopment Project Area) only represents the capacity associated with build out of General Plan residential land use designations at maximum

established densities for land presently zoned as R-2 or R-3 (Exhibits 3 and 4). It does not reflect dwelling unit potential associated with mixed-use commercial development with residential components. Policies and programs have been presented in this Housing Element update to promote mixed-use development with higher density residential components. The General Plan land use designations allow for such development and are therefore not considered a constraint to the provision of housing.

Zoning Code

Zoning regulations control development by establishing requirements related to height, density, lot area, yard setbacks and minimum parking spaces. Site development standards are comparable to other community requirements and ensure a quality living environment for all household groups in the City including special groups such as low- and moderate-income households and senior citizens.

Design standards such as roofing materials, architectural enhancements and landscaping also increase the costs of housing. The City's perspective is that affordable housing projects should meet the same fundamental design standards as other residential projects. As a result, subsidy to provide the required design features or waiver of development standards that do not affect the aesthetic design attributes may be required.

The City of Ontario's Development Code contains seven residential classifications that accommodate a range of densities from two units to 25 units per acre, as shown in Table 33. The Specific Plan (SP) district is the implementing mechanism for the General Plan designation of Planned Residential and Planned Commercial. Provisions apply to hotels, motels, apartment hotels and residence inns (inclusive of SRO's) in the SP district, which allow such uses subject to a Conditional Use Permit.

The Development Code also establishes overlay district regulations for Planned Residential Developments (PRD) which are intended to be used to:

- Foster and encourage innovative design, variety and flexibility in housing types which would not otherwise be allowed in other zoning districts;
- Ensure the provision of open space as part of a development;
- Provide a greater diversity in housing choices.

The PRD Overlay may be applied to any parcel of three acres or more within any residentially zoned district, subject to a CUP. The Overlay stipulates a specified maximum number of units per building and requires that each unit have access to private and/or common open space. The PRD Overlay allows for variations from the minimum area requirements of the base zone within a minimum of 4,000 square feet for a detached product.

Density under the PRD Overlay is as required by the "base" zoning district and the General Plan. A minimum density of 6 dwelling units per acre is established. Density provisions for the Overlay build in the potential for achieving 25% more units over and above the number permitted in the base

district without an associated requirement for affordability, thereby making development at the increased densities which typically are affordable to lower-income households at market rates attractive to developers.

Analysis of acreages by zoning classification indicate that the R-E and R-1 zones include more than 45% of the land in the City. The higher density districts of R-1.5, R-2 and R-3 comprise only 5.7% of the acreage. However, the analysis does not reflect higher density uses developed as a part of a Specific Plan zoned at an overall lower General Plan density. Specific Plans account for almost 25% of the acreage in the City. Although the majority of these are commercially oriented, some do contain residential components. Residential uses located along Euclid Avenue may not be reflected in the acreage calculations if they are residential uses on commercially zoned land.

The City of Ontario recently completed a comprehensive update of its Development Code. Applicable chapters of the Code are referenced in this Housing Element update. An important component of the updated Code is permission of multi-family residential in the Neighborhood Commercial (NC) district by right, and in the C-2 and C-3 districts with a CUP. Dwelling units may be constructed on upper floors above the ground level, or behind office/commercial uses if the residential is part of a mixed-use development.

The C-2 district is specific to the Euclid Avenue Downtown corridor. It is especially suited for residential mixed-use projects due to the concentration of historic buildings, which had originally been built with commercial uses on the ground floor and residential above. Over the years the residential uses on the upper floors were transitioned to office, storage, and other non-residential uses. The City's renewed interest in the revitalization of the Euclid Avenue Downtown area and emphasis on pedestrian orientation supports the objective for integrating residential uses back into the fabric of the downtown. The C-3 district is distributed Citywide, and is the prevalent commercial zoning within the East Holt study area adjacent to the downtown. The Planning Department is currently developing a Specific Plan for Downtown Ontario, which will address issues for mixed-use residential developments.

The maximum density within the NC district is 5.1 dwelling units per acre; the permitted density within the C-2 and C-3 districts is 25 dwelling units per acre. Height limits are especially accommodating for the adaptive reuse of upper floors in existing structures, new construction above the first or second floor of existing structures, or as structures attached at ground level to the rear of an existing structure, with a six story limitation in the C-2 district and a four story height limit in the C-3 district.

The City accommodates transitional housing. A 15-unit transitional homeless and affordable housing project is located at 411-412 Parkside Street. Zoning regulations that specifically allow transitional housing and emergency shelters within multi-family and commercial zones will be incorporated into the Development Code. Transitional housing is defined as temporary housing which may be wholly or partly subsidized by operators of the facility. Residential hotels, including

SRO's are permitted in the C-2 and C-3 districts and Specific Plans, subject to a CUP and conditions specified in the Code.

Senior citizen, congregate care and group care facilities may exceed the maximum density ordinarily permitted in the R-2 and R-3 zoning districts with the maximum density determined based on an equivalent impact of traffic and transportation, use of water and generation of wastewater as would normally be associated with a standard residential project on the same site.

In response to State mandated requirements and local needs, the City has adopted ordinances/regulatory mechanisms allowing for the development of an accessory rental unit in selected single family residential areas, utilizing mobile homes on permanent foundations in the Low and Medium Low Density residential designations, and density bonus provisions. While the intent of these land use controls has been to provide affordable housing, the ordinances do not specifically regulate or address the issue of qualifications for affordability, nor the continuation of affordability resulting once created as such, with the exception of density bonuses. The monitoring of affordability resulting from such ordinance provisions has been programmed into the City and Ontario Redevelopment Agency's administrative functions. In 1997, the City amended the Zoning Code to permit residential uses within commercial districts of the Center City Redevelopment Area. In 1998, the City updated the Development Code to encourage mixed-use housing in the Holt Boulevard and Town Center Study Areas within the Center City Redevelopment Area. In addition to new land use provisions, the City has streamlined the development process for residential projects and will consider more flexible parking standards for multi-family projects within the planning period.

Maximum Residential Density

In the Ontario General Plan the density range for higher density housing (R-3) is from a base of 20 units per acre to 25 dwelling units per acre. The Development Code recognizes this density and provides standards through which the higher density can be achieved as a part of the R-3 Zoning District. The Development Code includes quantitative standards as well as qualitative design guidelines. Section 9-1.14.15 of the Development Code provides that all developments should substantially meet all the residential design guidelines in order to reach the base density of 20 dwelling units per acre. If a project is to achieve the full maximum density of 25 dwelling units per acre, then additional conditions must be fulfilled. The Development Code provides that the Planning Commission may grant the bonus density increasing the maximum density to 25 dwelling units per acre if the project meets two of the following four criteria:

1. Provides exceptional social, economic, housing benefits
1. Provides exceptional design amenities that exceed the minimum design requirements
3. Provides new public improvements that are beyond those required by the development project.
4. Does not excessively increase traffic congestion in the area.

For an affordable housing project this density bonus is in addition to the State Housing Density Bonus for Affordable Housing. Therefore, in the R-3 District the maximum ultimate density is 31.25 dwelling units per acre. A similar process applies to the R1.5 and R2 Zoning Districts.

In May 2001, the City approved an application and site plan for an 86-unit senior citizen housing project located on property zoned C-3. The City approved a density bonus for this project to allow residential density of approximately 30 dwelling units per acre. The criteria for receiving the density bonus included providing needed housing resources, exceptional design amenities and a reduction in traffic impacts. The project was designed to have a distinctive craftsman bungalow architectural style, which gives the multi-family structures a very warm residential character. The review process was streamlined and included one hearing before the Planning Commission. The project was approved unanimously.

Table 33
SUMMARY OF ZONING RESIDENTIAL REGULATIONS

Zone	Permitted Uses*	Minimum Lot Area	Permitted DUs	MINIMUM LOT DIMENSIONS			MINIMUM STANDARDS FOR YARDS & SETBACKS				Building Height
				Interior+Thru	Corner/Reverse	Cul-de-sacs	Front	Interior Side	Corner Side	Rear Thru	
AR	Single Family dwellings Agricultural & Horticulture Horseback riding & show rings Home Occupations Wholesale Nurseries Churches	18,000 sq. ft.	One unit per lot	Width: 100 ft. Depth: 150 ft.	Width: 120 ft. Depth: 150 ft.	Width: 40 Ft. (70 ft. @ front setback) Depth: 150 ft.	30 ft.	10 ft.	10 ft. On the street side*	25 ft.	2-1/2 stories but shall not exceed 35 ft.
RE	Single family dwellings Housing for the elderly Family care facilities Home occupations Churches	10,000 sq. ft.	One unit per lot	Width: 70 ft. Depth: 100 ft.	Width: 80 ft. Depth: 100 ft.	Width: 40 Ft. (70 ft. @ front setback) Depth: 100 ft.	30 ft.; 35 ft. block face average	10 ft.	10 ft. on the side street	25 ft.	2-1/2 stories but shall not exceed 35 ft.
R1	Single family dwellings Housing for the elderly Family care facilities Home occupations Churches	7,200 sq. ft.	One unit per lot	Width: 60 ft. Depth: 75 ft.	Width: 65 ft. Depth: 75 ft.	Width: 40 Ft. (60 ft. @ front setback) Depth: 75 ft.	20 ft.; 25 ft. Block face average	5/10 ft. 1 st Floor 7.5/10 2 nd Floor	10 ft. on the side street	20 ft.	2-1/2 stories but shall not exceed 35 ft.
R1.5	Single & two -family dwellings Multiple dwellings Housing for the elderly Home occupations Churches	8,000 sq. ft.	One unit per 3,960 sq. ft.	Width: 50 ft. Depth: 100 ft.	Width: 50 ft. Depth: 100 ft.	Width: 40 Ft. Depth: 100 ft.	20 ft.; 25 ft. Block face average	5 ft.; 10 ft. if adjacent to AR, RE or R1 zone	10 ft. On the side street; 20 ft. Adjacent to arterial	20 ft.	2-1/2 stories but shall not exceed 35 ft.
R2	Single & two -family dwellings Multiple dwellings Housing for the elderly Home occupations Churches	7,200 sq. ft.	One unit per 2,700 sq. ft.	Width: 50 ft. Depth: 100 ft.	Width: 50 ft. Depth: 100 ft.	Width: 40 Ft. Depth: 100 ft.	20 ft.; 25 ft. Block face average	5 ft.; 10 ft. if adjacent to AR, RE or R1 zone	10 ft. On side street; 20 ft. On Euclid Avenue	15 ft.	2-1/2 stories but shall not exceed 35 ft.
R3	Single & two -family dwellings Multiple dwellings Housing for the elderly Home occupations Churches	7,200 sq. ft.	One unit per 1,800 sq. ft.	Width: 50 ft. Depth: 100 ft.	Width: 50 ft. Depth: 100 ft.	Width: 40 Ft. Depth: 100 ft.	20 ft.; 25 ft. Block face average	5 ft.; 10 ft. if adjacent to AR, RE or R1 zone	10 ft. On side street; 20 ft. On Euclid Avenue	15 ft.	4 stories but shall not exceed 55 ft.
PRD Overlay	Single family dwellings Townhomes Patio homes Multiple dwellings Attached units Common open space	3 acre project site	Underlying zone as base with 25% increase permitted from underlying zone	Promotes mixed configurations	Promotes mixed configurations	Promotes mixed configurations	20 ft.* or as required under-laying zone	0/10 for zero lot lines	10 ft. on street side	varies	varies
MH	Mobile homes Managers quarters Club Houses Recreational Facilities	3 acre minimum site area for mobile home park	8 mobile home sites per acre	----	----	----	25 ft.	25 ft.	25 ft.	25 ft.	One story but shall not exceed 25 ft.

Parking Requirements

Parking requirements in Ontario are typical for a city of its size, as shown in Table 34. These characteristics do not constrain the development of housing directly. However, the requirement for 1.5 parking spaces for studio and 1.75 spaces for one-bedroom units in multiple-family projects may be in excess of need, particularly in projects catering to lower income households which may be more transit dependent than other groups. It has been documented (The Case for Multi-family Housing, ULI 1991) that “residents of multi-family housing tend to own fewer cars and to use them less often.” The Development Code has accounted for reduced parking requirements for senior’s developments. Section 9-1.1415 of the Development Code allows for consideration for reduced parking requirements for assisted housing for very low- and low-income households in conjunction with the provision of design amenities such as recreation areas, interior courtyards, pick-up/loading areas with benches and weather protection for residents, etc., are proposed. The application of reduced parking requirements in such circumstances would be reviewed and considered on a case-by-case basis. The inclusion of recreation facilities and internal open space areas within a project with assisted units is intended to reduce the dependence of residents to travel off-site to public parks or school playgrounds for recreational opportunities. The acreage required for parking would in essence be traded for provision of amenities. At a lesser standard per unit, the cost of development would be lowered by reducing the acreage required for parking.

Parking standards have been developed as part of the Development Code update which apply to the Euclid Avenue downtown district, and other areas where shared or multiple use parking arrangements might be applicable. The provisions state that “where adjoining uses on the same site have different hours of operation, the Zoning Administrator may determine that the same spaces may be counted as satisfying the requirements for both uses, provided that the number of spaces is not less than that prescribed for the use requiring the greater number”. The Code requires project applications with multiple-use parking reductions be supported by parking studies prepared by registered engineers. Approval of the request by the Zoning Administrator is based on the finding that three out of four following conditions apply:

1. The availability of off-street parking lots in the vicinity;
2. Hours of operation;
3. The presence of public transportation or pedestrian circulation facilities, and;
4. Clustering of land uses such that a reduced number of parking spaces can serve multiple trip purposes to the area in question.

This shared parking provision would be applicable to mixed-use projects with residential components in a modified format to allow for a reduction in the typical parking requirements associated with multi-family residential and guest spaces, as all four conditions are applicable. However, overlap between daytime parking associated with residential uses and commercial operation would have to be accounted for. The granting of shared parking provisions (which translates to a reduction in acreage required for parking spaces and an associated reduction in land cost) will be used as an incentive to the provision of higher density and affordable housing.

Multi-family Parking Requirements

In addition to new land use provisions, the City has streamlined the development process for residential projects and will consider more flexible parking standards for multi-family projects within the second year of the planning period. The existing Ontario Development Code requires multiple-family residential projects to provide parking as provided in the following table:

Studio units:	1.5 spaces per unit plus 1 guest space for every 4 units under 50 units
1 Bedroom:	1.75 spaces per unit plus 1 guest space for every 4 units
2 Bedroom:	2.0 spaces per unit plus 1 guest space for every 5 units
3 Bedroom:	2.5 spaces per unit plus 1 guest space for every 6 units

Dwelling units for seniors are required to have .75 spaces per unit

These requirements are generally consistent with the requirement of the surrounding jurisdictions and accepted planning practice. However, as a part of the City's bi-annual review of the Development Code an analysis will be performed to determine if some of the requirements may be a constraint to affordable housing development and should be modified. In particular, the requirement of 1.75 spaces per dwelling unit for 1-bedroom units will be reviewed. Alternatives to be considered would include reducing the general requirement for 1-bedroom units to 1.5 parking space and 1.0 parking space for affordable infill projects. Although one City adjacent to Ontario requires 2.0 spaces per unit, several other cities require 1.5 spaces per unit for 1-bedroom units. The City will contact these cities and other jurisdictions to assess whether or not the requirement could be reduced. The parking standards apply to all projects whether or not the project has assisted units.

As a part of the review of the Development Code, provisions will be considered that would permit the Planning Director or Zoning Administrator to allow for parking reductions for affordable housing, especially in infill areas, mixed use projects or areas where there are significant constraints on land assembly large enough to satisfy the typical requirements. In the Downtown/Civic Center area, the city is currently undertaking a comprehensive parking analysis as a part of the preparation of a Downtown Specific Plan. This report will serve as the basis for a parking strategy including in lieu of parking fees, shared parking, and mixed use parking regulations. Parking Code revisions could be expedited and implemented as a part of the Development Code revisions within six months of Housing Element adoption. The Downtown Specific Plan is expected to be complete within one year of Housing Element adoption.

Table 34
RESIDENTIAL PARKING REQUIREMENTS

Type of Residential Development	Required Parking Spaces	Comments
Single Family Residential	2 spaces per unit	Inclusive of mobile homes or manufactured housing on individual lots. Visitor spaces for mobile home parks required at 1 space per 5 mobile home sites for the first 100 sites, and 1 space per additional 6 units over 100 sites.
Multiple Dwellings Studio One Bedroom Two bedroom Three + Bedroom	1.5 spaces (1 covered) 1.75 spaces (1 covered) 2 spaces (1 covered) 2.5 spaces (2 covered)	3 or more dwelling units on a site. Additional spaces required for each unit for visitor parking as follows: 1 space for each 4 units up to 50 units; 1 space for each additional 5 units up to 100; 1 space for each additional 6 units over 100 units.
Senior Citizen Housing (60 years +)	.75 spaces per unit (a minimum of 50% of the total number of spaces shall be covered)	A deed restriction for seniors shall be recorded on the property. Any change in use will require additional parking.
Accessory Rental Units	1 space per unit	
Boarding houses and similar uses providing sleeping accommodations	1 space per guest room or per each 2 beds	

Source: City of Ontario Development Code

2. Density Bonus

Beyond local requirements, state law allows for a developer to increase the density of a residential development by at least 25% if provisions are made to provide 20% of the units to be allocated for lower- and moderate-income housing. As well, one additional incentive or financial equivalent (such as modified development standard or waiver/reduction application or development fees) is granted to all residential development meeting the 20% density bonus requirement for lower- and moderate-income housing. The City of Ontario complies with the Density Bonus provisions required by State law in residential zones when requested by the project applicant. The density bonus would also be applicable in conjunction with a mixed-use project in a commercial zone. Senior and congregate care facilities have built-in density increase provisions which are not subject to income restrictions or require financial incentives to implement, as does the PRD Overlay.

3. Accessory Units and Manufactured Housing Requirements

In response to state mandated requirements and local needs, the City of Ontario allows for the development of an accessory unit (a “granny flat”) intended primarily for the elderly or for members of the family of the owner-occupant of the primary residential unit. Accessory units primarily serve to augment resources for senior housing. These units are permitted subject to a CUP within Community Planning Areas 3, 4, and 9 only. Conditions in the Development Code update require:

- The maximum floor area of the unit does not exceed 1,200 square feet;
- The lot currently contains an existing single family dwelling;
- The unit may be rented but not sold separately from the primary unit on the lot;
- All required setbacks must be met - an attached or detached unit may not encroach into any required yard setback;
- The unit shall have its own entrance and any entrance to the unit shall not be visible from the street;
- The unit is not required to meet the minimum width of 24 feet for a residential unit;
- The unit must be served by its own parking space.

Mobile home units may be used as accessory rental units subject to the following provisions:

- The mobile home unit shall be certified under the National Mobile Home Construction and Safety Standards Act of 1974;
- The mobile home unit shall not be used in noise areas with 65 CNEL or higher;
- Mobile home units shall not be used in the Euclid Corridor;
- Mobile home units must be on a permanent foundation and have exterior siding of wood or masonry materials. The siding shall extend to the ground unless the unit has a solid concrete or masonry perimeter foundation.

Accessory living quarters, defined as: living quarters having no kitchen facilities within an accessory structure for the sole use of persons employed on the premises or for temporary use by guests of the occupants of the premises, which is not rented or otherwise used as a separate dwelling, are permitted in all single-family zones and in zones for multi family use.

4. Building Codes and Enforcement

A variety of building and safety codes, while adopted for purposes of preserving public health and safety, and ensuring the construction of safe and decent housing, have the potential to increase the cost of housing construction or maintenance.

Building Codes

The City of Ontario has adopted the 1997 edition of the Uniform Building, Plumbing, Mechanical and Electrical Codes, with minor amendments, which establish construction standards as applied to all residential buildings. The City’s building codes are based on regulations necessary to protect the

public health, safety and welfare. The City adopts updates as the Code is amended. Residential code enforcement in the City of Ontario is performed on a complaint basis. City records show 4,280 complaints filed during 1995-96 of which 81 were not resolved and led to notices to appear. The City adopted the State Historic Building Code to assist with the preservation of designated historic structures. The State Historic Building Code provides standards that are more feasible for retrofit of archaic structures. One hundred and twenty-two residential structures within three historic districts have been designated. Within one year of Housing Element adoption, the City expects to designate three additional Historic Districts with 246 additional residential structure designations.

Americans with Disabilities Act

The City's building codes requires that new residential construction comply with the Federal American with Disabilities Act (ADA). ADA provisions include requirements for a minimum percentage of units in new developments to be fully accessible to the physically disabled. Provisions of fully accessible units may also increase the overall project development costs. However, unlike the UBC, enforcement of ADA requirements is not at the discretion of the City, but is mandated under federal law.

Compliance with building codes and the ADA may increase the cost of housing production and can also impact the viability of rehabilitation of older properties required to be brought up to current code standards. However, these regulations provide minimum standards that must be complied with in order to ensure the development of safe and accessible housing. The Ontario Redevelopment Agency has assisted in the retrofit of three single-family units for handicap accessibility. Therefore, the local enforcement of these codes does not significantly constrain the development of housing.

Disabled persons often have mobility restrictions and require accessible housing. Accessibility features such as wide hallways, wide doorways, flat thresholds and easy-to-reach handles and switches add to the cost of new construction. On the other hand, retrofitting existing owner-occupied housing units for accessibility may be an economic hardship for a disabled household. Within the planning period, the City expects to rehabilitate 2,500 single-family homes, which may include retrofit for handicap access, assist 4,500 persons with special needs with social, economic, health care, safety, transportation and housing referrals. The City also supports all viable non-profit entities seeking Section 202 funding, assists with issuance of private activity tax bonds to facilitate new development, set-up lines of credit for developers, and acquisition of existing complexes for rehabilitation to provide assisted housing for the elderly and disabled.

5. Development Fees

Various fees and assessments are charged by the City and other agencies to cover the cost of processing development permits and providing local services. These fees help ensure quality development and the provision of adequate public services. However, development fees are passed through to renters and homeowners in the price/rent of housing, and thus effect housing affordability. One method of determining whether fees in the City of Ontario are excessive and represent barriers

to affordable housing development is to evaluate its fee structure against those in surrounding jurisdictions.

In December 1995, the Building Industry Association of Southern California (BIA) conducted an intensive survey of land development fees imposed by cities within San Bernardino County. The survey presented a hypothetical development scenario consisting of a 50-home detached subdivision consisting of 1,500 square foot, two-story homes. Jurisdictions were asked to identify permit processing and impact fees for the development. While impact fees are established by special districts and are not subject to local discretion, they are included as in some cases they represent a significant development cost.

The BIA divided the County into several regions. The City of Ontario is located in the West Valley region, which encompasses the cities of Chino, Chino Hills, Fontana, Montclair, Ontario Rancho Cucamonga, Upland and surrounding unincorporated County areas.¹ Table 35 is a summary of development fees for each jurisdiction in the West Valley.

¹ Cities in the West Valley region, as identified in the BIA study, differ from those in the West Valley Region as defined by the County of San Bernardino Department of Aging and Adult Services.

Table 35
WEST VALLEY CITY FEES PER UNIT¹

Fee Charges	Chino	Chino Hills	Fontana	Montclair	Ontario	Rancho Cucamonga	Upland	Un-incorp.
Planning Fees								
Environmental	15.12		24.00		170.34	8.90	36.50	366.74
General Plan Amendment	59.70		88.00	66.90	89.30	57.36	47.00	0
Zone Change	23.75		116.30	55.72	35.34	114.72	47.00	0
Tract Map	117.22	300.00	141.80	59.76	46.98	119.74	58.50	0
Plot Plan (Design Review)	18.72		165.70	100.00	27.82	114.02	12.00	0
Planning Fees Total	234.48	300.00	535.80	282.38	369.78	414.74	201.00	366.74
ENGINEERING PERMIT FEES								
Final Map Fees	43.58	100.00	0	27.90	43.00		0	120.00
Grading Permit	45.50	61.66	3,681.50	34.00	17.68	31.50	0	43.74
Public Improvements	1,516.58	575.00	228.00	85.62	368.00	0	1,327.00	220.90
Storm Drain	858.80	0	3,100.00	65.52	368.00	900.00	1,112.00	27.20
Eng. Permit Fees Total	2,464.46	736.66	7,009.50	213.04	796.68	931.50	2,439.00	411.84
BUILDING PERMIT FEES								
Plan Check	446.00	79.74	454.36	935.00	422.50	478.00	465.64	190.58
Permit	1,137.50	1,207.08	719.00	727.00	650.00	637.00	702.50	1,618.28
Plumbing	102.00	0	149.38	127.00	76.50	118.50	75.00	0
Electrical	49.00	0	182.26	82.00	72.00	94.00	75.00	0
Mechanical	40.50	0	135.00	59.00	33.00	75.00	75.00	0
Bldg. Permit Fees Total	1,775.00	1,286.82	1,640.00	1,930.00	1,254.00	1,402.50	1,393.14	1,808.86
IMPACT FEES								
Transportation Fees	1,052.36	250.00	1,517.00			1,730.00	0	0
Park Fees	58.64	3,131.00	3,567.00	1,679.00	810.00	3,446.42	2,160.00	0
Public Facility Fees	2,541.84	10,605.00	3,799.00	0	0	8,520.00	256.00	9,790.00
Fire	125.38	0		0	0	0	0	0
Police	314.40	0		0	0	0	0	0
Miscellaneous	188.40	2,647.00	720.00	12.44	0	28.00	466.00	95.48
Impact Fees Total	4,281.02	16,633.00	9,603.00	1,691.44	810.00	13,724.42	2,882.00	9,885.48
TOTAL CITY FEES	8,754.96	18,956.48	18,788.30	4,116.86	3,230.46	16,473.16	6,915.14	12,472.92
December 1995 survey. Current as of July 2000.								

As shown in the table, total fees in the City of Ontario are the lowest in the West Valley region. In terms of fees by category, the City has the lowest building permit and impact fees of all cities in the region. The latter is explained in part by the built-out nature of the City. Ontario is a largely developed, suburban jurisdiction with most of its necessary infrastructure such as streets, electrical, sewer and water facilities in place. Consequently, the City does not require impact fees to make the necessary land improvements to accommodate development. For some jurisdictions in the West Valley region, these fees exceed \$10,000. The City does not maintain a different fee schedule for single-family or multi-family units. The fees charted by the City are based on a per unit or square footage basis, depending on the type of permit application. As the City of Ontario has the lowest development fees compared with proximate jurisdictions, development fees are not believed to be a constraint to housing development in the City. In addition, the City has tailored reduced application fees for individual homeowners for zone change, minor CUPs, variance, and minor appeals that are significantly lower than for any other land use.

6. Local Processing and Permit Procedures

Holding costs associated with delays in processing have been estimated to add between 1.1% to 1.8% to the cost of a dwelling unit for each month of delay. The City of Ontario's development approval process is designed to accommodate, not hinder development. Three levels of decision-making bodies govern the review process in Ontario: City Council; Planning Commission and Development Advisory Board (DAB). For site plans, after the Planning Department staff determines the application is complete, the project appears before the DAB for site plan and physical design approval. Average processing time for this procedure is twelve weeks. Upon receiving DAB approval, plans may then be submitted to the Building Department for plan check review. While the City permits other applications, such as zone changes and variances, to be submitted concurrently, these additional requirements can significantly lengthen a project's review time. In order to minimize project-holding costs, Housing Element policies call for continued monitoring of departmental processing procedures to determine their impact on the ultimate cost of housing and to initiate appropriate changes to reduce costs.

Any residential project with four units or less goes through Plan Check without DAB review. Projects with five or more units are considered a site plan and require administrative design review. The current design review process consists of a staff review at the time of building permit plan check. Projects are not denied, but revised through this process. There is no additional time or fee associated with this review, and therefore the process does not serve as a constraint to housing production.

Table 36

LOCAL DEVELOPMENT PROCESSING TIME LIMITS

Item	Approximate Length of Time From Submittal to Public Hearing
Conditional Use Permit	2 - 4 months
Site Plan Review	2 - 4 months
Tentative Tract Map/Parcel Map/Subdivision	2 - 4 months
Variance	1 - 2 months
Zoning Amendments or Zone Change	4 - 6 months
General Plan Amendment	6 - 12 months
Environmental Documentation	depends upon application

Processing times vary with the complexity of the project. Most residential zones in the City do not require discretionary review other than the subdivision process. Accessory living rental units (granny flats) and Planned Residential Developments (PRD) require a Conditional Use Permit (CUP) in all applicable residential zones.

Table 36 provides a list of the average processing times for various procedures from formal application to City Council approval of a project. The City's processing and permit procedures do

not appear to constrain the development of housing. Expedited processing of particular projects with affordability conditions is a concession the City may implement as an incentive to developers/property owners. The City has recently approved a streamlining measure related to the approval of CUPs. The Zoning Administrator (Planning Director or designee) can fast track CUPs for existing buildings with administrative review and approval. This will significantly reduce the time involved for processing applications for rehabilitation and adaptive reuse of existing structures with residential components, which is particularly beneficial to redevelopment activities associated with the Center City and East Holt downtown study area.

Development Review Processes

Multiple family projects are permitted in the R 1.5, R2 and R3 Zoning Districts and through a Conditional Use Permit in the C2 and C3 District. All projects require review of site plans and conformity with design guidelines through the planning department and the Development Advisory Board (DAB). The DAB is comprised of representative of the key departments and provides a review of the application to be sure it meets City requirements. While meetings of the DAB are advertised and noticed, the review is essentially a ministerial action. For projects that require a Conditional Use Permit, the City has two procedures. If the CUP involves an existing building (i.e. a renovation or addition), the matter is heard before the Zoning Administrator. If the CUP involves a new building, then the matter is heard before the Planning Commission. The Zoning Administrator process was established in the new development code to streamline processing of smaller projects. The Zoning Administrator meets twice a month while the Planning Commission meets once a month. Unless there is a rezoning, approval of a Specific Plan, or an appeal, the Zoning Administrator or Planning Commission decision is final.

As discussed above the Planning Commission must act on requests for the housing density bonus on multiple family projects as a part of the planned residential application.

7. Environmental/Infrastructure Constraints

Environmental Constraints

Environmental hazards affecting housing units include geologic and seismic conditions. These produce the greatest threat to the built environment. The City has identified areas where land development should be carefully controlled. The following hazards may impact future development of residential units in the City.

- **Seismic Hazards:** Like the entire Southern California region, the City of Ontario is located within an area of high seismic activity. Although no active fault traces cross the City, Ontario's close proximity to five major fault zones subjects the area to surface rupture, ground shaking, and ground failure. The greatest potential danger is the collapse of older residential units constructed from unreinforced masonry and explosions of petroleum and fuel lines. Some of Ontario's historic and culturally significant buildings are among the most

hazardous in case of earthquakes. The conflict exists between landmark preservation and the elimination of public danger from seismic damage.

- **Flooding:** The principal watercourses traversing the City include Cucamonga Creek, Day Creek and Deer Creek. Areas in the City prone to flooding include the neighborhoods east of Ontario International Airport. Very little existing housing or residentially designated land is affected by these flooding areas.
- **Dust and High Wind Hazards:** All neighborhoods situated east of Grove Avenue are in a Dust Control Area between September and April. At unexpected times throughout the year, this area is subject to high winds and blowing sand. This condition results in property damage from high winds, wind tunneling and channeling effects of buildings, soil erosion, and unpleasant living conditions.
- **Petroleum and Fuel Lines:** Several petroleum and fuel lines traverse the City in the vicinity of Holt Boulevard. Any leak or rupture along these lines poses a threat to existing residences in their vicinity. Location of these pipelines is not problematic in the eastern portion of Ontario, where new industrial and commercial development can be sufficiently set back from the pipelines to ensure safety in the case of accident. However, in the more intensely developed western portion of the City (generally west of Vineyard), the pipelines are adjacent to some residential areas.
- **Toxic and Hazardous Wastes:** In Ontario, there are two major areas of concern relative to toxic substances: air pollution and the Milliken Landfill. Major point sources of air pollution come from the variety of industrial uses throughout the region. The primary source, however, is traffic. The Milliken Landfill is located near the junction of the I-15 and Route 60 Freeways. The landfill accommodates approximately 1,500 tons of refuse daily, of which approximately 400 tons are generated within Ontario. With the expansion of the site during the early 1980s, the useful life of the landfill was extended.
- **Fire Hazards:** The most serious fire threat within the City is man. Brush fires have been significantly reduced as a major hazard due to the increased development of open land. The critical problem areas in residential buildings include structural fires due to aged or faulty electrical wiring, lack of separations in highly combustible structures, toxic material contained within buildings, building design, and poor maintenance.
- **Noise:** Residential land uses are considered the most sensitive to loud noise. The principal noise sources in Ontario generate from its three transportation systems: Ontario International Airport, the railroad lines (Southern Pacific, Union Pacific, and Santa Fe), and the freeways (Interstates 10 and 15 and Route 60). Of the three principal noise sources, aircraft noise poses the greatest potential for creating significant adverse impact. As urbanization within Ontario and the surrounding region continues, the intensity and duration of noise generated by transportation facilities serving this development is anticipated to increase.

Infrastructure Constraints

While Ontario is primarily developed with its infrastructure systems in place, upgrading of such systems is sometimes necessary to accommodate new development or as a redevelopment improvement. New development in the New Model Colony will entail the provision of adequate infrastructure: major and local streets, curbs, gutters and sidewalks; water and sewer lines; storm drains; and street lighting. In most cases, these improvements are dedicated to the City, which then would be responsible for their maintenance. The cost of these facilities is borne by developers, and is typically added to the cost of the new housing units, and is eventually passed on to the homebuyer, property owner, or tenant. If these improvements are maintained through Homeowner Associations, the cost of such maintenance is typically assessed to the homeowners on a monthly basis.

New Model Colony

The City has currently completed detailed master plans for parks and open space, water, sewer, drainage, and transportation implementation. Development Impact Fees are currently being prepared based upon these studies. The City has spent over one million dollars in order to complete these master infrastructure plans. Because of the large size of the New Model Colony area (8200 acres) extension of utilities into the area will occur concurrent with the development of the area. The General Plan Amendment for the area requires that the area be planned and developed in a comprehensive manner through a Specific Plan process. This is intended to avoid piecemeal or haphazard development. Currently, one specific plan (Countyside Estates) application for about 96 acres consisting of a potential of 429 single-family dwelling units has been formally submitted, however, processing has been delayed pending determination of development fees (to be completed in the Fall 2001). The proposed lot size ranges from 5,000-7,200 square feet.

All development improvements in the New Model Colony will be completed at the expense of the developer. Existing city residents will not be asked to pay for the cost of the new development. The city is, however, accelerating planned sewer improvements for portions of the area. The New Model Colony area has been the focus of attention of numerous homebuilders and developers during the preparation of the plans. Once the development fees are determined in the fall of 2001, we anticipate that numerous Specific Plans will be filed. Our projection of the 695 dwelling units during the planning period is a conservative estimate based upon the projects that we know are in the planning stages now.

If the developments proceed, we anticipate that water and sewer service to the area can be provided by 2003. The new sewer plant (RP 5) and a primary interceptor line are scheduled for completion in 2002. The primary sewer line extending from the interceptor northerly into the New Model Colony along Archibald Avenue is currently being designed. This sewer line will be the main trunk sewer which will serve the entire eastern half of the New Model Colony (estimated 15,000 dwelling units and a future population of 50,000).

Within the City limits, as part of the building permit process, the City can require the provision of on-site and off-site improvements necessitated by the development, such as improvements to curbs

and gutters, alleys, streets, sidewalks and street lights, and utility undergrounding. Such on and off-site costs may constitute up to 10% of the building permit valuation. The cost of such improvements may increase the cost of development, which would ultimately be passed through to future tenants or owners. While these costs may not render a project infeasible, they contribute to the range of factors that affect the affordability of a project. The deficiencies that presently exist, as well as those projected in the future, are primarily a result of recent growth and development pressures within the City, although increased consumption by existing customers is also a factor. A brief summary of the principal infrastructure systems serving the City follows:

- **Water:** The present source of water for Ontario is mainly provided by a municipally owned system operated by the Department of Public Utilities. The Chino Basin Municipal Water District (CBMWD) supplements the city's water needs with the wholesale of local groundwater. The CBMWD also serves as the region's watermaster, providing wastewater treatment services and monitor the pumping of groundwater. The City's Water Master Plan is currently being updated in an effort to identify the need for expansion of the system to meet the demands of future growth. In most areas of the City arterial water mains, pumping and storage facilities are adequate to meet existing and future needs. If the present water facilities do not sufficiently meet the needs of new residential development, the developer must increase the size of existing water main lines in order to accommodate increased water demands.
- **Sewer:** Wastewater in Ontario is collected primarily by lines owned and operated by the City. It is then treated by the CBMWD which also serves the Cities of Chino, Fontana, Upland, and Montclair; as well as other agencies. At present, this facility is adequately accommodating the needs of the region, handling approximately 36 million gallons per day (MGD). The CBMWD's 1-Year Capital Improvement Program calls for the facility to increase its capacity to 44 MGD.

The City's sewage system is in reasonable condition and functions normally. In order to meet the demands of new development, the City maintains ongoing reconstruction and extension of existing sewer lines. The City Sewer Master Plan is scheduled to be updated in an effort to assess the existing sewage collection system and to plan for required improvements to meet current and projected needs. A Sewer Master Plan for the New Model Colony has already been completed.

- **Education:** According to the Ontario/Montclair School District, the combination of increases in the development of multi-family units and the number of families with school-aged children in Ontario and Montclair have resulted in significant overcrowding conditions in schools located in the City. In light of the significant overcrowding conditions, the construction of new or expansion of existing classroom facilities will be necessary to mitigate additional school overcrowding.

As permitted under AB 2926, the Ontario/Montclair School District levies developer fees on new construction at a rate of \$1.89 per square foot of both multi-family and single-family

residential development and \$.30 per square foot of commercial. These fees provide revenue for temporary classroom trailers, but do not provide enough funds for permanent classroom facilities.

B. Non-Governmental Constraints

1. Land Prices

The cost of land directly influences the cost of housing. In turn, land prices are determined by a number of factors, most important of which are land availability and permitted development density. As land becomes scarcer, the price for land increases. In terms of development density (see discussion of the City of Ontario's zoning regulations), land prices are positively related to the number of units permitted on each lot.

Recently, there has been a large increase in the demand for housing in Southern California, pushing land and housing costs up considerably. Even in this market environment, there are significant differences in land prices in the region. In general, land prices in San Bernardino and Riverside County (Inland Empire) are lower than the surrounding counties of Los Angeles and Orange; in fact, the availability of inexpensive residential land was a major impetus for the development of the Inland Empire.

Within San Bernardino County, there are also significant differences in land prices. New communities in Chino and Chino Hills have higher residential land prices than Ontario, Upland and Montclair. Recent residential land prices in the City of Ontario range from \$50,000 per acre to \$150,000 per acre. Relative to surrounding jurisdictions, as well as the region, land prices in Ontario do not significantly constrain the production of housing, although they remain a significant cost component.

2. Construction Costs

The cost of construction depends primarily on the cost of materials and labor, but it is also influenced by market demand and market based changes in the cost of materials. The cost of construction depends on the type of unit being built and on the quality of the product being produced.

The cost of labor is based on a number of factors, including housing demand, the number of contractors in an area and the unionization of workers, but it is generally two to three times the cost of materials. Thus the cost of labor represents an estimated 17% to 20% of the cost of building a unit, which is a substantial portion of the overall cost of construction. Most residential construction in San Bernardino County is performed with non-union contractors, and as a result, labor costs are responsive to changes in the residential market.

According to 1996 Marshall and Swift construction tables, the average cost of labor and materials for a single family home ranges from \$37.72 per square foot for a unit utilizing the least expensive materials to \$85.77 per square foot for a home utilizing high quality materials, with an average of about \$62.15 per square foot. (These estimates do not include the costs for fireplaces, balconies, porches and built-in appliances). Costs for multi-family units range from \$32.54 per square foot for minimum required quality of materials to \$77.31 for above average materials, with an average cost of \$55 per square foot.

As with most businesses, a constraining factor in the area of profitability continues to be the marketplace where developers sell their products. To a great extent, the marketplace sets the upper end of the profit margin with overhead costs for construction constituting the lower parameter of profit. The following table lists the overall development costs per square foot, inclusive of: land; infrastructure improvements; materials; labor; construction financing; and indirect costs/assessment fees, for new projects developed during 1995-1996 in the City of Ontario.

TABLE 37 REPRESENTATIVE DEVELOPMENT COSTS			
Development	Type of Product	Size of Unit (Square Feet)	Cost per Square Foot
Van Daele's Autumn Ridge	Detached	1,732-2,240	\$76.78 - \$90.06
Lewis Homes at Archibald	Detached	1,782-2,993	\$76.17 - \$97.63
Barratt at Creekside	Detached	1,759 -1,829	\$90.20 - \$90.95
Van Daele's Harvest Collection	Detached	2,575-3,083	\$69.73 - \$76.88
Classic Homes - Ontario Series	Detached	2,280-2,754	\$78.06 - \$93.41
The Flora Estates Collection	Detached	2,600-2,700	\$105.76 - \$107.40
Laing's First Edition	Attached	1,380-1,714	\$79.09 - \$84.78
Euclid Gardens	Attached	1,016	\$73.81
Source: Residential New Home Trends, February 1996			
Note: Cost is inclusive of land, infrastructure, labor, materials, overhead, building and processing fees, financing and profit.			

The Housing Agency implements a variety of programs to assist subsidize the acquisition and construction of housing for low to moderate income households. Home ownership programs include down payment assistance, new infill development and rehabilitation and resale programs. The details of these programs are discussed in Section VII.

3. Financing

Interest rates are determined by national policies and economic conditions and local governments cant do little to affect these rates. Jurisdictions can, however, offer interest rate write-downs to extend home purchase opportunities to lower-income households. In addition, government insured loan programs may be available to reduce mortgage down payment requirements.

First time homebuyers are the group impacted the most by financing requirements. Mortgage interest rates for new home purchases range from six to 8 % for a fixed-rate thirty-year loan in 2000. Lower initial rates are available with Graduated Payment Mortgages (GPMs), Adjustable Rate Mortgages (ARMs), and Buy-Down Mortgages. However, variable interest rate mortgages on affordable homes may increase to the point of interest rates exceeding the cost of living adjustments, which is a constraint on the affordability. Although rates are currently fairly low, they can significantly and substantially impact the affordability of the housing stock.

Interest rates at the present time are not a constraint to affordable housing. Financing for both construction and long term mortgages is generally available in Ontario subject to normal underwriting standards. However, a more critical impediment to homeownership involves both the affordability of the housing stock and the ability of potential buyers to fulfill down payment requirements. Typically, conventional home loans will require 5-20% of the sale price as a down payment, which is the largest constraint to first-time homebuyers. This indicates a need for flexible loan programs and a method to bridge the gap between a down payment and a potential homeowner's available funds.

The Housing Agency implements a variety of programs to assist subsidize the acquisition and construction of housing for low to moderate income households. Home ownership programs include down payment assistance, new infill development and rehabilitation and resale programs. The details of these programs are discussed in Section VII.

V. RESIDENTIAL LAND RESOURCES

To properly plan for the remainder of the current planning period and future housing needs, undeveloped and underutilized lands available for housing within existing urban boundaries have been inventoried. Table 51 summarizes the new residential construction objectives for the residential land resources discussed in this Section. Exhibits 2 through 6 illustrate residential opportunities within the Center City Redevelopment Project Area along Euclid Avenue and Holt Boulevard.

A. Availability of Sites for Housing

An important component of the Ontario Housing Element is the identification of sites for the remainder of the current planning period and future housing development in the 2000-2005 planning period. Opportunities for residential development in the City fall into one of three categories:

1. **Vacant land** that is either designated for residential use or is likely to be designated for residential use in the future;
2. **Underutilized residential sites** where the current residential use is less intensive than allowed for by the site's zoning designation, and where infrastructure needs for additional development can be met by existing or proposed systems.
3. **Mixed-use** residential development on non-residentially designated sites.

1. Vacant Land

According to the City's buildout estimates for remaining undeveloped properties within the corporate boundaries of the City of Ontario, a total of 6,200 acres of vacant land, with potential for approximately 34,000 dwelling units remain to be built. Table 32 depicts the residential mix of future development within the City as estimated through the citywide land use database. In addition to the available residentially zoned land, opportunities for future residential development are available on currently vacant lands planned for industrial, C-2 and C-3 commercial which can accommodate higher density residential in mixed-use developments, or Planned Commercial designations which allow either mixed-use projects or stand alone residential as part of the land uses established by the Specific Plans required to implement the designation. Potential for mixed-use projects with residential components, identified as "Infill" in the Center City and East Holt Redevelopment Project Area, has been included in the following table, as well as potential within C-3 parcels throughout the City, which will require review and determination as to appropriateness and compatibility with the existing development prior to approval.

As demonstrated in Table 38, the majority of currently vacant land in the City, 75%, is designated for single family detached units. Approximately 10% will accommodate attached and multi-family units. Another 15% have been designated for Specific Plan/Mixed use development, which may

include single-family units with creative lot configurations or multi-family products. Most of the vacant land exists within the newly annexed New Model Colony. Other vacant land that is currently zoned residential consists of primarily small parcels scattered throughout the already urbanized portions of the City. On the whole, the sites are small, having potential for only a limited number of dwellings. Vacant land within the City corporate limits as currently zoned will support approximately 20,900 single-family dwellings, approximately 14,900 multi-family units, and approximately 2,700 mixed-use development units, excluding accessory rental units on property zoned R-1. The above numbers do not reflect any potential application of density bonus provisions, which would increase the unit capacity and concurrently integrate requirements for provision of affordable units.

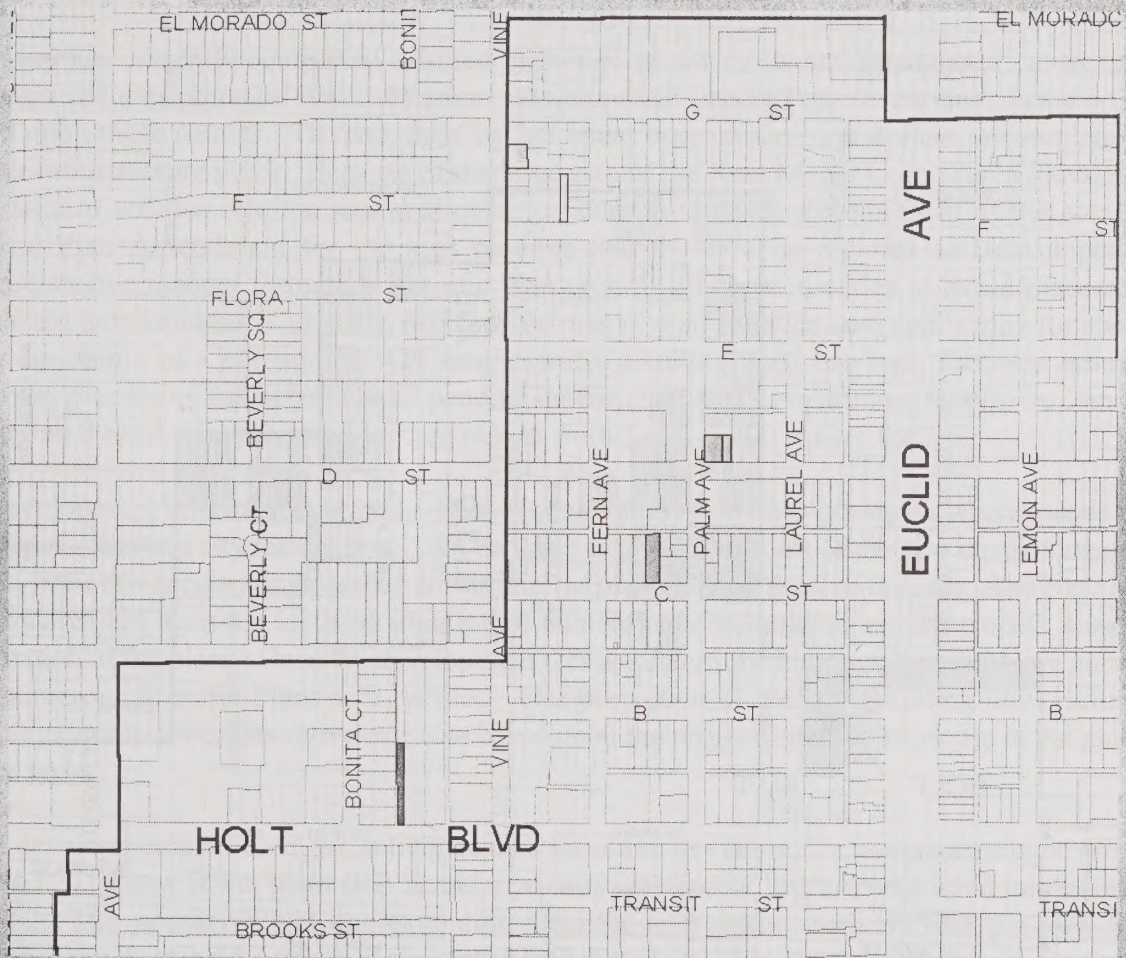
Vacant Single Family Residential Potential

The AR, RE and R-1 zones are typically developed with market rate housing affordable to moderate- and above-moderate income households. Where applicable, the City will offer a density bonus incentive for consolidation of lots, as discussed in Chapter VII, although this potential is not calculated into the new construction potential. Besides the vast open land of the New Model Colony, remaining vacant parcels within the city that are zoned for single-family development are small, scattered lots, with a few concentrations of twenty lots or more. A total of 565 single-family infill units (non-specific plan) are anticipated for the planning period. Exhibit 2 shows vacant residential properties and Exhibit 3 shows all residential properties within the Center City Redevelopment Project Area.

Vacant Specific Plan Residential Potential

The land designated for Specific Plan development in accordance with the Planned Residential designation, although calculated with an average capacity of sixteen dwelling units per acre, has been considered generally a zone for creative configurations of single-family attached residential and/or attached townhome or condominium potential. These have historically been offered in the City at market rates affordable to Moderate and Above Moderate-income households. However, units affordable to lower-income households can be achieved with the construction at the upper range of the permitted density, which is twenty-five dwelling units per acre. Within the planning period, the City anticipates the development of 850 units within specific plan areas within the existing Model Colony.

In the New Model Colony, all development will be governed by specific plans. The General Plan Amendment provides three residential land use designations for Specific Plans: Low Density- up to 4.6 units per acre; Medium Density- up to 12 units per acre; and High Density, up to 18 units per acre. While most single family residential will be built to low density standards, most of the



LEGEND		
	City Limits	
	Parcels	
Vacant Residential Properties		ACREAGE
	C3/R3	164 Acres
	R3	681 Acres
TOTAL ACREAGE		845 Acres

Center City Redevelopment Area
Vacant Residential Properties

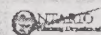
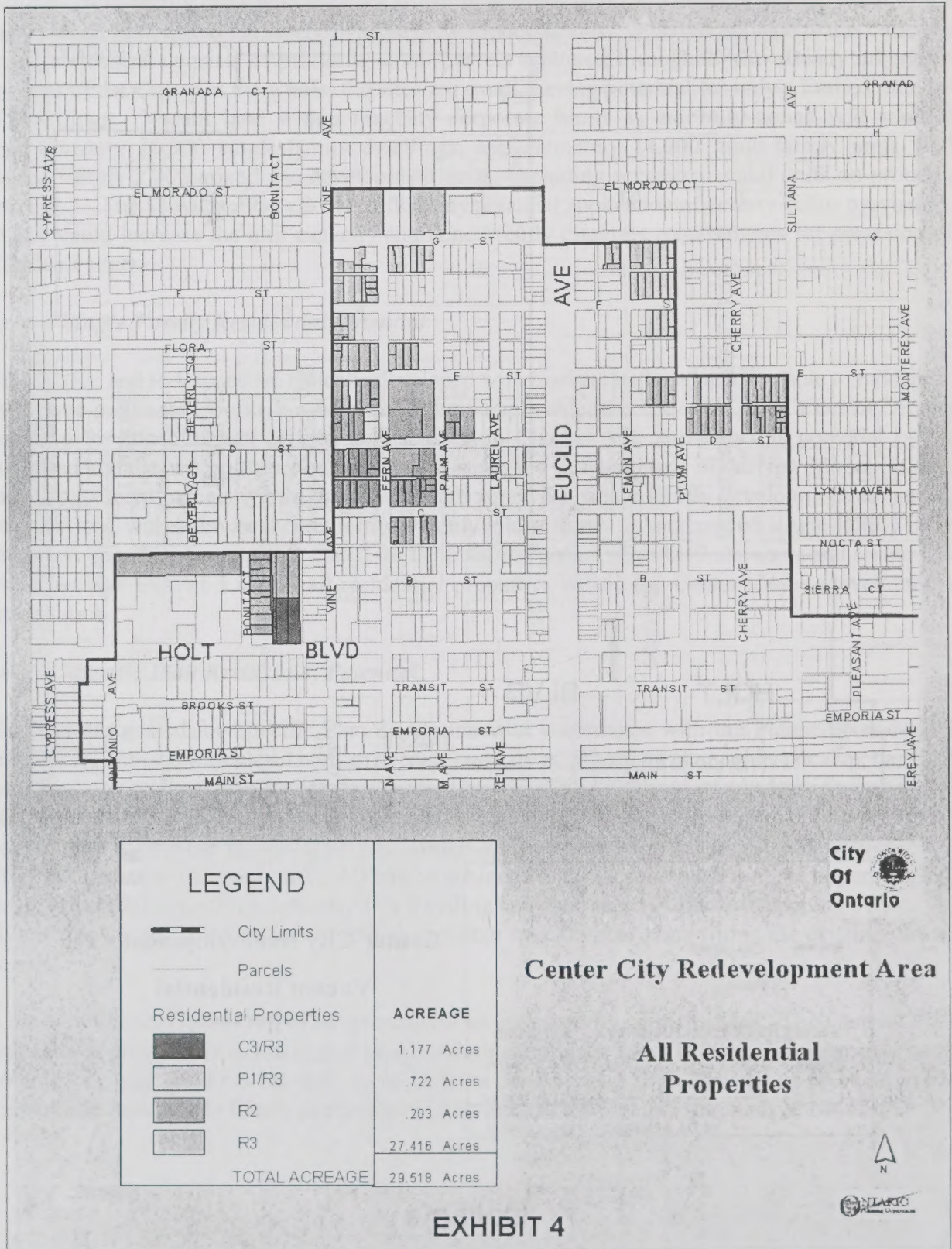


EXHIBIT 3



multi-family units will be built to medium and high-density standards, possibly being combined with commercial and single-family residential in mixed-use urban villages.

The City has currently completed detailed master plans for parks and open space, water, sewer, drainage, and transportation implementation. Development Impact Fees are currently being prepared based upon these studies. To date, the City has spent over one million dollars to complete these master infrastructure plans. Because of the large size of the New Model Colony area (8200 acres), extension of utilities into the area will occur concurrent with the development of the area. The General Plan Amendment for the area requires that the area be planned and developed in a comprehensive manner through a Specific Plan process. This is intended to avoid piecemeal or haphazard development. Currently, one specific plan (Countyside Estates) application for about 96 acres consisting of a potential of 429 single family dwelling units has been formally submitted, however, processing has been delayed pending determination of development fees (to be completed in the Fall 2001). The proposed lot size ranges from 5,000-7,200 square feet.

All development improvements in the New Model Colony will be completed at the expense of the developer. Existing city residents will not be asked to pay for the cost of the new development. The city is, however, accelerating planned sewer improvements for portions of the area. The New Model Colony area has been the focus of attention of numerous homebuilders and developers during the preparation of the plans. Once the development fees are determined in the fall of 2001, we anticipate that numerous Specific Plans will be filed. Our projection of the 695 dwelling units during the planning period is a conservative estimate based upon the projects that we know are in the planning stages now.

If the developments proceed, we anticipate that water and sewer service to the area can be provided by 2003. The new sewer plant (RP 5) and a primary interceptor line are scheduled for completion in 2002. The primary sewer line extending from the interceptor northerly into the New Model Colony along Archibald Avenue is currently being designed. This sewer line will be the main trunk sewer which will serve the entire eastern half of the New Model Colony (estimated 15,000 dwelling units and a future population of 50,000). The City has reviewed preliminary design concept plans for about 2,150 dwelling units in three proposed specific plans including Countryside. We anticipate Specific Plans for these other areas to be filed in the fall 2001. Our NMC housing projection for the 2000-2005 Housing Element period is based upon a rate of 50% of that number of units for the five year period (1732 units) adjusted to the remaining four years, an average of 173 units per year for four years, or 695 dwelling units.

The NMC lies to the south of existing single family development. It is anticipated that most of the 695 dwelling units will be single family on moderate size lots (5,500-7,200 square feet) adjacent to existing infrastructure. About 25% of the units anticipated for this planning period are expected to be attached single or cluster developments with an average density of 12 dwelling units per acre. The NMC general plan amendment goals and policies support multi-family development (page 55) and provide opportunity to achieve the City's low- and very-low income RHNA objectives (868 units). However, higher density development would most likely not occur until 2005, with the development of the neighborhood centers with commercial, cultural and public support services.

Vacant Multi-family Residential Potential

HCD guidelines, supported by recent sales in the City, indicate that attached products constructed at densities of 25 dwelling units per acre are considered affordable to very low-income households, and attached products at densities of 16-18 dwelling units per acre and above may be sold or rented at prices affordable to lower income households. This indicates that actions should be taken to assure that vacant land in the R-3 and R-2 zones are developed at the maximum of their density range. It is assumed that projects within the R1.5 zone would be affordable to moderate-income households.

Applicable methods to increase the limited multi-family potential on vacant land include:

- (1) Granting additional density when two or more parcels are consolidated through waiver and/or modification of the standard minimum square footage per unit requirement. This would allow the rounding up of fractional units typically resulting from the relationship of minimum square footage per unit requirements to the minimum lot size requirement). This program, although limited in its applicability due to the lack of vacant R-2 and R-3 zoned parcels which are adjacent to one another, is intended to be combined with recycling efforts for additional effectiveness.
- (2) The use of density bonus provisions. Although not included in the calculation of vacant land potential, if density bonus provisions are applied to the remaining vacant R-2 and R-3 lands, additional multi-family units could be achieved with associated affordability requirements. Two affordable senior housing developments, with a total of 150 units, were approved with a density bonus in 2000 and 2001.
- (3) Rezoning of selected vacant lower density residential parcels or non-residentially zoned land. In 1992 the Low Medium Density designation was established through rezoning of lower density residential lands. One application for rezoning from AR to R-2 was processed to construct a 24-unit apartment in 1995. Currently requests for upzoning are handled on a case-by-case basis.

The City will strive to maximize remaining vacant land development potential using financial incentives where appropriate, lot consolidation density incentives, identification of rezoning potential, periodic rezonings, and promotion of density bonus provisions. The activities of the Ontario Housing Agency, which have significantly intensified since 1992, will be integral to this effort. The Agency has been taking a very active role in the development of multi-family projects with affordability restrictions throughout the City. Involvement of the OHA and associated inclusionary requirements when vacant land is developed within Redevelopment Project Areas has been taken into account in the establishment of new construction objectives by income group. Approximately 250 multi-family units were recently constructed within three senior projects during the first year of the planning period. A total of 640 multi-family units are anticipated for the planning period.

2. Underutilized Land

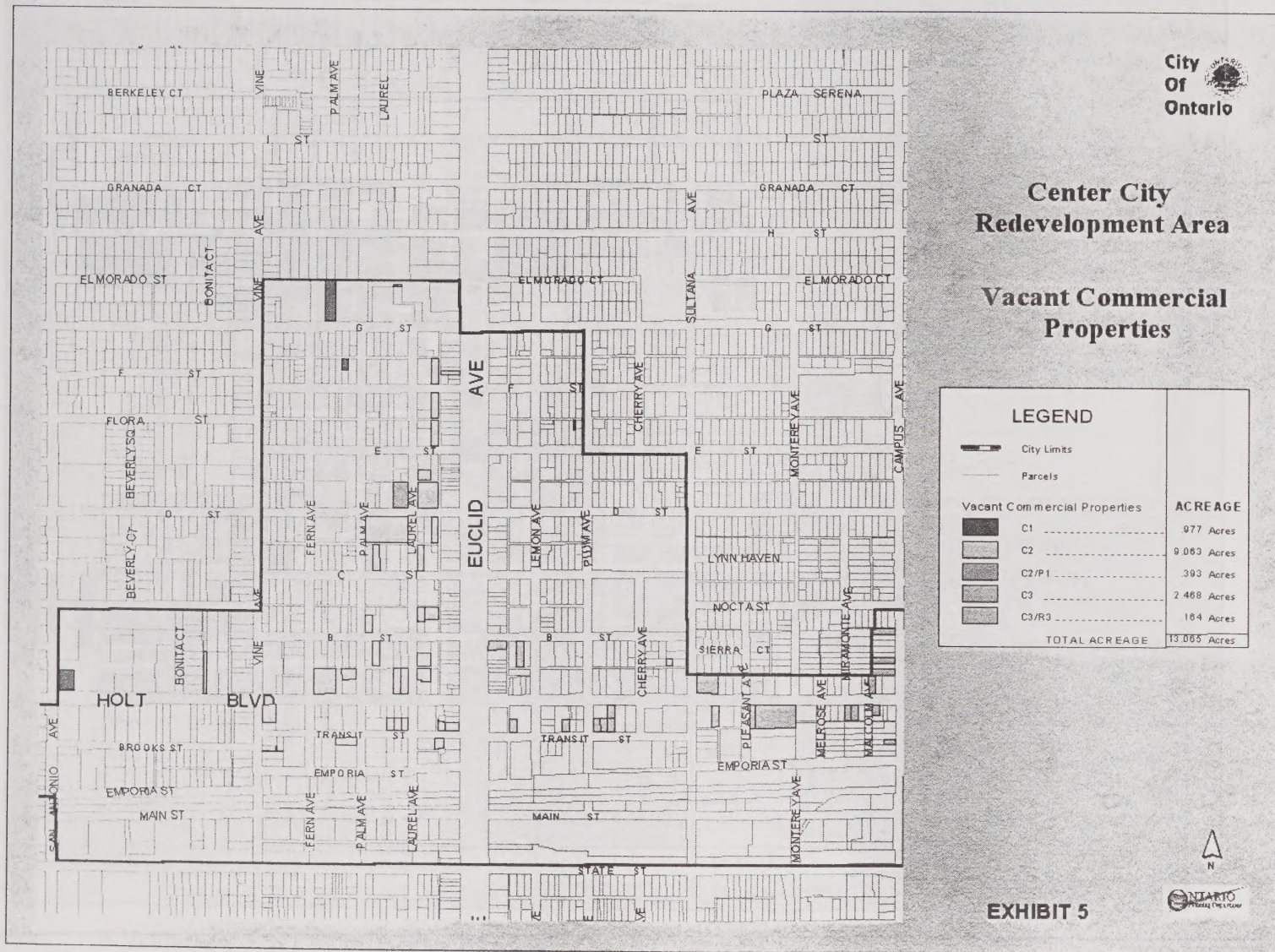
Preservation of non-residentially designated lands is supported by the City's economic strategy, the existence of the Ontario Airport and the need for compatible land uses impacted by the airport safety zones, freeway accessibility and visibility, the need for commercial/industrial services in the City, and other factors. Communities like Ontario have a limited range of options to provide housing opportunities for all income groups. There are however, parcels within the City, which are currently built out at lower densities than those permitted by zoning, or where second units are permitted. In addition, analysis of land use patterns associated with redevelopment activity has led to the conclusion that particular areas could benefit from the combination of higher density uses in conjunction with commercial projects, or intensification in order to meet the objectives of the redevelopment plan. The opportunities to maximize the land use density potential for these parcels can be achieved through recycling, mixed-use projects, and the construction of accessory living units (granny flats). Inclusion of residential components in commercial mixed-use projects is an additional mechanism to provide residential development at higher densities. The City's development potential from underutilized land has four components, discussed in the following subsections:

- The potential number of limited accessory living units (granny flats) that could be constructed in Community Planning Areas 3, 4 and 9 with a CUP, as well as possibly in the New Model Colony.
- The potential number of dwellings that could be built in residential areas where existing development could be recycled under current zoning to accommodate multi-family development.
- Mixed-use potential and/or residential development on non-residential land.
- The potential for intensification through recycling and mixed-use within the Center City Redevelopment Area as discussed later in this Section and shown on Exhibits 4 and 5.

Accessory Living Units

The City of Ontario determined that 7,553 single family parcels in Community Planning Areas 3, 4 and 9 qualified for an accessory living rental unit. Subsequent departmental records show that between January 1, 1990 and November 1, 1996, 13 accessory living rental units had been approved or were either in plan check, under construction, or had been released for occupancy, for an average of two accessory units per year. Only a small number of accessory living rental units are expected to be developed during the 2000-2005 planning period. Based on accessory living rental unit development over the seven-year period, there is the possibility that approximately ten units will be constructed under current market conditions. Although the City permits accessory rental living unit construction, the potential for accessory living rental units as a resource for affordable housing or housing to meet the needs of the elderly is not anticipated to be a major focus of activity. However, the City is proposing a waiver/reduction of processing fees as an incentive within the second year of the planning period. A total of ten accessory units, or granny flats, are anticipated for the planning period.

The City has adopted an Agricultural Overlay Zoning District within the New Model Colony that allows agricultural related uses to continue until such time a Specific Plan is approved for the area. The Development Code provides for secondary dwelling units in addition to primary dwelling units but does not specifically address agricultural employee housing. All existing housing facilities within the District are permitted by right. The city will include in its Development Code amendment criteria for interim housing of agricultural workers and agricultural caretakers and families. The housing types to be considered will include dormitory-type housing, modular, and manufactured housing. These uses would be considered on a case-by-case basis, and would include consideration of the estimated duration of the agricultural use and employment location. Amendments to the Development Code relating to agriculture worker housing will be processed within one year.





Center City Redevelopment Area

Commercial Properties

LEGEND

- City Limits
- Parcels

Commercial Properties

	ACREAGE
C1	16.565 Acres
C1/C2	3.198 Acres
C2	58.153 Acres
C2/P1	393 Acres
C3	14.398 Acres
C3/M1	1.740 Acres
C3/M2	1.702 Acres
C3/R3	1.177 Acres

TOTAL ACREAGE 97.384 Acres

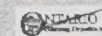
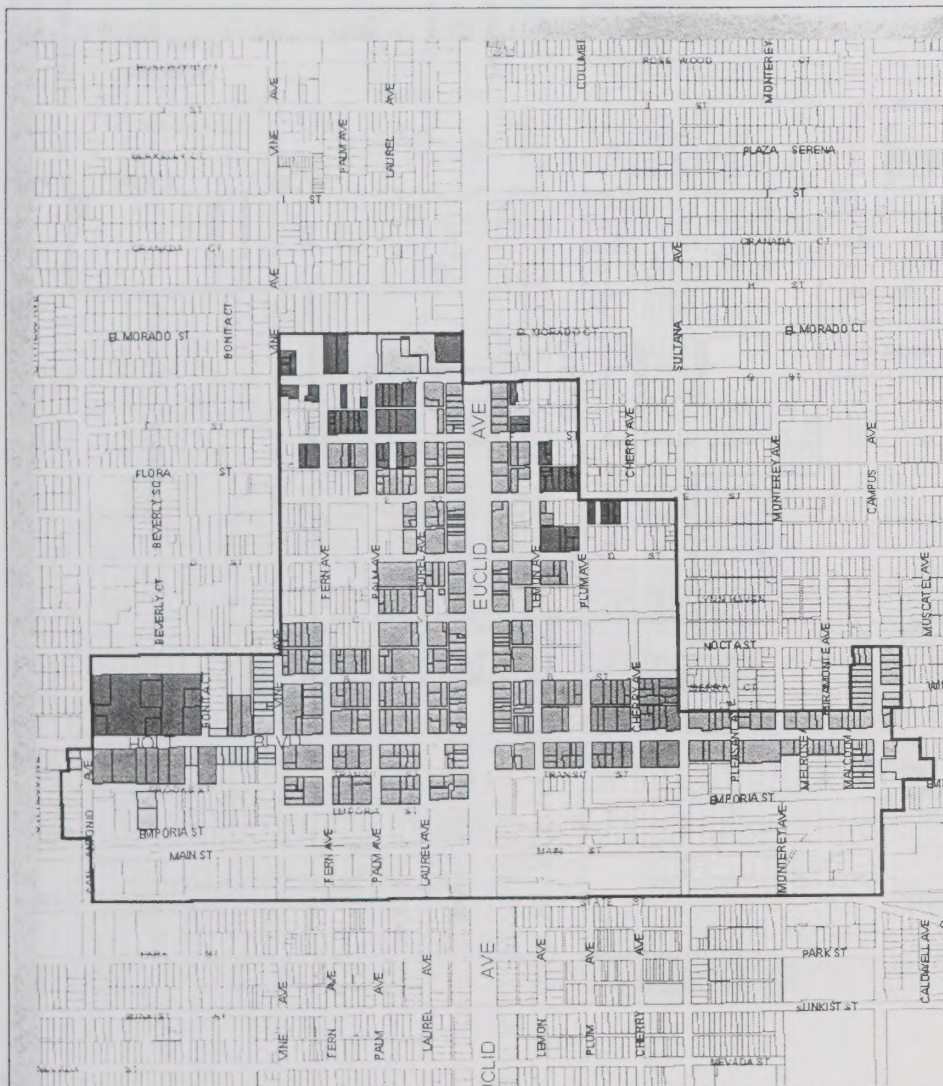


EXHIBIT 6



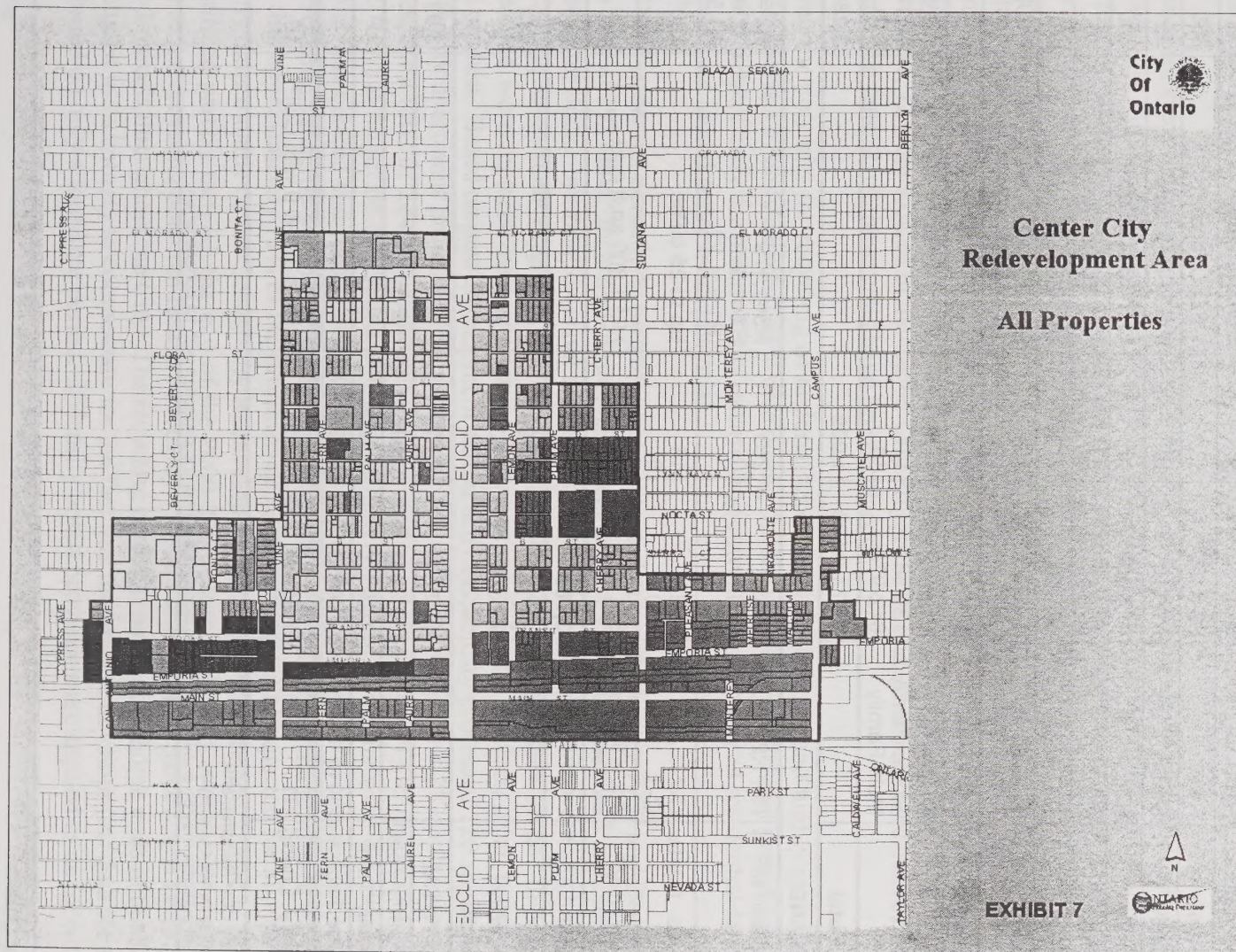


Table 38
SUMMARY OF RESIDENTIAL BUILDOUT POTENTIAL

Housing Type	Zoning Designation	Units Potential	Acreage by Zone	Description	2000-2005 Planning Period Potential
VACANT LAND					
Single-Family	AR	40-80	40	1-2 D.U./acre	60
Single-Family	RE	8-32	8	1-5 D.U./acre	30
Single-Family	R1	83-415	83	1-5 D.U./acre	350
Multi-Family	R1.5	51-110	10	5.1-11 D.U./acre	90
Multi-Family	R2	477-688	43	11.1-16 D.U./acre	600
Multi-Family	R3	50-78	3	16.1-25 D.U./acre	70
Multi-Family	SP- Res.	64-100	4	16.1-25 D.U./acre	80
Mixed Use	SP-Comm.	1,400-2,100	818	Single & Multi-Family adjacent to Commercial	1,000
Mobile Homes	MH	0	0		--
Subtotal	Mixed Use Single-Family Multi-Family	1,400-2,100 131-527 642-974	818 131 60		1,000 440 840
Vacant Total		2,173-3,603	1,009		2,280
INFILL LAND					
Underutilized MF	R3, R2, R1.5	2,560 ³	283	R3=1,179 R2=1,359 R1.5 = 22	R3 =175-200 ³ R2 =200-210 ³ R1.5 = 22 ³
Mixed-Use Center City	C-2 C-3	438 160	18 6	Up to 25 du/ac	220 ² 80 ²
Underutilized MF	R-3 in Center City and East Holt	611	24	Min 1,800 sq.ft./unit	300
Infill Total		3,769	667		942 - 1,158
SOI Total		31,188	5,196		695
Single Family		20,396	4,434		
Multi Family		10,792	762		
GRAND TOTAL		38,560	6,872		3,927 - 4,143
Single-Family Total		20,923	5,876		
Multi-Family Total		14,937	1,129		
Mixed Use Total		2,700	1,178		
Accessory Living Units	R1	7,553	1,311	CPA's 3, 4 & 9 with CUP ¹	10

1 Limited by CUP Requirements

2 Assumes one-half of potential.

3 Additional potential may be available if density bonus is applied in conjunction with lot consolidation.

Recycling to Higher Uses

The Land Use Plan includes potential for 2,560 multi-family dwellings on underutilized residential sites, excluding the land within the Euclid Avenue Downtown and East Holt Study areas (included within the Center City Redevelopment Project Area, Exhibits 2 through 6). Over half of this potential is within land zoned as R-2, with concentrations along the San Bernardino Freeway, along Archibald Avenue and between Holt Avenue and Fourth Street on Grove Avenue. Potential for 1,179 R-3 residential units are clustered primarily north of Holt Avenue and east of Euclid Avenue, with the majority of sites throughout the City located north of the airport. The R1.5 zone has been built out near the upper ranges of its capacity, with potential for recycling of only 22 units.

The potential for recycling of residential land typically involves the redevelopment of sites which currently are built out at densities lower than those designated, such as a single-family home on a lot zoned for multi-family. It may also entail the replacement of existing lower density multi-family units with high density, small lot detached residential products utilizing creative lot configurations. As an example, the Ontario Housing Agency acquired and demolished 37 substandard four-plex units for the eventual replacement with up to 45 detached residential products on small, creative lot configurations. The Ontario Housing Agency indicates that 55 units were demolished in the course of redevelopment activity. These are not included in the following residential demolition permit records. Of these, 12 were located in the Center City Project Area, and 28 were located outside of the project areas. To date, 21 of these units have been replaced.

Determining the potential for recycling of underutilized land is a difficult and highly speculative process. An analysis of units demolished to date during the current Housing Element period between 1989 to 2000 helps clarify the potential for intensifying currently underutilized residential land, in addition to vacant land development potential.

A total of 128 residential demolition permits were processed between January 1989 and December 1996 for a total of 192 units. Inclusion of redevelopment activity yields a total of 232 units removed from the housing stock. Information is not available to determine whether units were single family or multi-family; what their original land use designation was; and whether or not they were demolished and were replaced with similar product, a non-residential product, or an intensified residential product. Based on past development permit activity, the City processed 120 applications for multi-family apartment projects, 76 applications for condominiums, and 28 applications for townhouses, for a total of 224 applications for 1,657 units. Using a ratio of cleared units to new units (232/1657) it might be concluded that approximately 15% of the units were developed on property that was cleared and reused, with the remainder of the applications processed for vacant property. Although specific numbers cannot be established for recycling of underutilized parcels, this infers that approximately 15% of the projected development potential expected for all types of multi-family units outside of the Center City Redevelopment Project Area are anticipated to occur on underutilized parcels through the end of the 2000-2005 planning period. Application of this proportion to the recycling potential results in roughly 175-200 units on R-3 parcels, and up to 210 units on R-2 parcels throughout the City. The recycling potential for 22 townhome units in the R1.5 zone is included in its entirety to compensate for the fact that the historic development data for this zone was based on only a four-year period. If density bonus provisions are applied as an incentive

for lot consolidation, or to maximize the recycling opportunities, additional affordable units may be achieved although they are not calculated into the table.

Residential Development on Non-Residential Land

In most cases, residential development potential is created by vacant or otherwise under-utilized land that is already designated for residential use. There is potential for mixed-use residential opportunities on land designated C-2 and C-3 within the Center City Redevelopment Project Area (Exhibits 4 and 5), within Planned Commercial specific plans, and in appropriate parcels zoned C-3 in other parts of the City. The City has recently undertaken a project where commercially zoned land, in this case a parking lot, was acquired and rezoned R-3 for the purpose of construction of an 80 unit seniors apartment in conjunction with the redevelopment of Ontario Plaza.

As identified in the analysis of zoning designations, residential uses are permitted in C-2 and C-3 districts above the first floor and behind commercial or office uses at densities up to 25 dwelling units per acre. The C-2 designation is applied only in the Euclid Avenue downtown area, which is discussed in further detail in the following subsection. Although it is recognized that mixed-use projects with residential components are not appropriate for all locations zoned C-3 throughout the City, such as in strip commercial or big box retail/wholesale centers, in malls, or in areas subject to noise levels which exceed the maximum for residential uses, there is potential for application of this use in selected portions of the City, particularly in the more traditional, older commercial enclaves. The number of potential units attributed to mixed-use projects within C-3 zones outside of the Center City area is not defined in this context as many variables must be reviewed on a case by case basis to determine suitability and compatibility of a proposed site. The completed Ontario Plaza project on Mountain Avenue is an example of such a mixed-use opportunity.

The Planned Commercial designation also accommodates residential uses as a part of a specific plan of a primarily commercial nature. The supporting residential uses are envisioned to provide housing opportunities in close proximity to employment, and may include such uses as residential hotels and SROs. The City has approved two specific plan amendments that have called for a change from planned commercial development to residential, one encompassing 4.5 acres, the other 3.5. The Ontario Center Specific Plan is currently being amended to include roughly 1000-1700 single and multi-family units in a mixed-use development. This development will be a large live-work district that includes office, retail, and entertainment uses, along with a large open space corridor.

The conversion of existing hotels/motels in the City which may be experiencing high vacancy rates is an additional resource to be explored. Determination of potential for converting the underutilized transient occupancy units to efficiency units at affordable monthly rents would require an inventory of hotel/motel units throughout the City, evaluation of occupancy rates and consistency with UBC and Fire Codes. The City would need to calculate the cost of financial assistance or other incentives to convert the units which meet the criteria for conversion, as well as prepare an ordinance requiring that hotels/motels with an occupancy rate of less than a specified percentage convert a proportion of units to monthly rentals.

Mixed Use and Recycling Potential in the Center City Redevelopment Project Area

Many recycling and mixed-use opportunities anticipated to occur in the future 2000-2005 planning period are within the Center City Redevelopment Area (Exhibits 2 through 6). The General Plan addresses land adopted within the Center City Redevelopment Project Area as the Town Center and the East Holt Study Areas. Additionally, a specific plan for the downtown is currently being developed, which will establish development regulations and design guidelines for the downtown area, emphasizing its potential for planned and mixed-use development.

The downtown study area is defined by two major circulation corridors - Euclid Avenue which runs in a north/south direction and Holt Boulevard which runs in an east/west direction. Land uses consist primarily of older one to three story commercial buildings along the Euclid Corridor, transitioning to a mix of office, commercial and residential uses one block to the east and west of Euclid Avenue. Older residential uses are found around the western and eastern perimeter of the downtown study area between G Street at the northern edge of the study area and C Street in the center of the study area. Commercial uses in this portion of the study area are zoned C-2, and residential uses are zoned R-3. Land uses along Holt Boulevard consist of a mix of commercial uses up to C Street two blocks north of Holt Boulevard and one block to the south of Holt Boulevard, consisting of a combination of C-2 and C-3 commercial zoning. Primarily residential uses are found south of the Holt Avenue Corridor, also zoned R-3.

The downtown area and its surrounding residential neighborhoods are characterized by a general lack of vitality and need of refurbishment. At the same time, several unique historical structures exist, and Euclid Avenue is an asset, providing a wide landscaped central median and street parking opportunities. Residential uses in the area are a mix of single family and multi-family, and most structures are over 30 years old. "Commercial creep" into residential areas adjacent to the downtown has caused some deterioration of neighborhood quality. The majority of the residential parcels are developed at densities well below the range permitted by R-3 zoning.

As specified in the General Plan Land Use Buildout table, there is a residential development buildout potential of 1,121 units in the Town Center Study Area and 914 units in the East Holt Study Area. The above-cited buildout potential is based on existing underlying residential zoning, and does not take into account any future mixed-use developments with a residential component. As currently developed, the majority of parcels are not built to the upper limits of the designated density range. This is an important potential resource of affordable housing, particularly when the additional potential for mixed-use commercial with residential components is considered. In addition, 87 residential units exist on land which is zoned C-3 within the Center City Project Area. These units serve as an additional resource of market rate housing affordable to lower-income households.

The 1997 Downtown Ontario Redevelopment Strategy report identifies general housing market opportunities for the vicinity of the downtown. The report is predicated on the assumption that as the downtown becomes a healthier, more vibrant and active place, many future housing occupants - particularly singles, couples without children, individuals whose children have left home, and retired persons - will seek housing in revitalized districts in increasing numbers. The report

recommends that emphasis should be placed on the enhancement and intensification of housing in the northern and western sections of downtown, housing adjacent to the northeast section of downtown, and housing surrounding the boundaries of the downtown. This includes the redevelopment of properties as a means of creating additional market rate housing at higher densities. The report further states that housing should be developed in the upper floors of buildings within the core of the downtown. As well, housing south of Holt Boulevard is cited as appropriate in either renovated structures as an adaptive reuse or new structures. The study recommends that development of additional housing in the downtown area, due to the current and desired compact urban character of the area, be multi-family rather than detached housing in order to ensure that the area remains urban in character and form. It is further stated that if the area is developed as a multi-family center, those living in, and in proximity to the commercial district will be able to frequent the area on foot, thus reducing the need to drive to the area and reducing the demand for parking. This in turn could result in the reduction of parking requirements for mixed-use projects.

The potential for integrating residential components into commercial properties either above the ground floor, or behind the primary commercial use, is accommodated in both the C-2 and C-3 zones. The C-2 zone allows for a height limit up to six stories in the downtown area and the C-3 zone allows for a height limit of four stories, both which support the use of upper floors for residential uses. Based on a tabulation of commercial zoning in the Center City project area boundaries, it was calculated that 70 acres are zoned for C-2 uses, and 25.7 acres are zoned for C-3 uses, for a total of 95.7 acres. An additional 76.2 acres are zoned C-3 within the East Holt portion of the Town Center Redevelopment Project Area. However, parcels east of Grove Avenue are not appropriate for residential uses due to noise impact restrictions, and are therefore not included in the determination of potential.

In order to capture this mixed-use potential, the City plans to target a minimum of 25% of the acreage for mixed-use projects with residential components at densities up to 25 dwelling units per acre. This translates to a potential of 438 units in the C-2 zone and 160 units in the C-3 zone, for a total of approximately 600 units. It is anticipated that projects with smaller residential components would be developed on the Euclid Corridor, with slightly larger projects in the transitional area behind Euclid Avenue. The largest, and possibly stand-alone projects of 50 to 80 units would be appropriate south of Holt Boulevard.

The potential for recycling of underdeveloped R-3 zoned parcels is also significant. Based on an inventory conducted by the City's GIS division, it was found that an additional 519 units in the Town Center Area and 92 units in the East Holt Area, for a total of 611 net units, could be achieved through intensification.

The City adopted the Downtown Ontario Design Guidelines in 1998. In addition to commercial design guidelines, the design guidelines will cover residential rehabilitation, mixed-use structures with residential components, and new residential projects. It is anticipated that redevelopment activities will proceed over at least a 10-year period, and will receive targeted assistance in the form of: (1) Provision of grants to property owners/developers to hire architectural services; (2) multiple use shared parking arrangements; (3) Priority processing or administrative processing of the CUP

for reuse or rehabilitation of an existing structure; (4) Financial assistance for construction or rehabilitation. The city is also beginning work on the Downtown Specific Plan, which will address issues of mixed-use development, residential density, shared parking and tailored design requirements.

The City's database indicates that there is a total 188.8 acres of land currently zoned C2 and C3 in the Center City Redevelopment Area, which includes the Town Center, and Holt Boulevard Study areas. Of this total approximately 32 acres are vacant. We estimate that approximately one fourth of developed land is under-utilized. Therefore, we estimated that 25% of the available land could be developed or redeveloped with housing or mixed use at the maximum density of 25 dwelling units per acre. Based upon this assumption we anticipate that 600 dwelling units could be constructed during the 2000-2005 planning period. Exhibits are attached which delineate the locations of the C2 and C3 zoned properties where this development could occur. If the projects include affordable housing with the State Affordable Housing Density Bonus, the potential number of units could be increased by 25% to 750. We have assumed the total number of units of mixed use residential in the C2 and C3 Districts during the planning period to be 300.

For purposes of quantifying the potential over the 2000-2005 planning period, one-half of the mixed-use potential and one-half of the recycling infill potential is assumed, for a total of 600 units.

3. Units to be Lost Due to Demolition and Conversion to Commercial Use

Based on the number of demolitions occurring over the past eight years the City expects that 249 units may be demolished, converted to other uses, or otherwise lost from the housing stock over the Housing Element planning period in addition to the planned acquisition, demolition, and reconstruction of the 192-unit multi-family Palm Lane Apartments. The majority of demolitions will occur to either make way for commercial construction in redevelopment areas, or units will be lost to recycling to higher residential densities, including residential units located on non-residentially designated land which will be converted to commercial or office uses.

Replacement housing and tenant relocation assistance will be provided for projects receiving Redevelopment Agency assistance. Private development project may also result in the loss of housing units. In an effort to offset the loss of housing units from private development activity, the City will continue to seek housing development resources to construct and/or acquire and rehabilitate affordable units. To prevent the loss of housing to deterioration, the City implements a variety of programs to preserve and maintain the existing affordable housing stock including ongoing housing rehabilitation and beautification programs, community improvement task force and the Ontario CARES program.

B. Preservation of Assisted Units at Risk of Conversion

State Housing Element Law requires the analysis of government-assisted housing that are eligible to change from low-income housing to market rate housing during the next 10 years due to expiring subsidies, mortgage prepayments, or expiration of affordability restrictions, and development of programs aimed at their preservation. The following must be included in each housing element as part of its preservation analysis:

- An inventory of assisted housing units that are at-risk of converting to market rate within ten years.
- An analysis of the costs of preserving and/or replacing these units.
- Resources that could be used to preserve the at-risk units.
- Program efforts for preservation of at-risk units.
- Quantified objectives for the number of at-risk units to be preserved during the housing element planning period.

Use restrictions, as defined by State law, means any federal, state or local statute, regulation, ordinance or contract which as a condition of receipt of any housing assistance, including a rental subsidy, mortgage subsidy, or mortgage insurance, to an assisted housing development, establishes maximum limitations on tenant income as a condition of eligibility for occupancy.

The following section analyzes the potential conversion of assisted housing units to market rate housing.

1. Inventory of Assisted Affordable Units²

An inventory of assisted, multi-family rental units in the City of Ontario was compiled based on a review of the Inventory of Federally Subsidized Low-Income Rental Units at-risk of Conversion (California Housing Partnership Corporation), 1995 Annual Summary: The Use of Housing Bond Proceeds (California Debt Advisory Commission), and information provided by the County of San Bernardino and City of Ontario and Ontario Redevelopment Agency staff. Table 39 summarizes the results of the inventory. All multi-family rental units assisted under federal, state and/or local programs, including HUD programs, state and local bond programs, redevelopment programs and local in lieu fee, density bonus or direct assistance programs are included.

² Several single-family units were produced under the County's Single Family Mortgage Revenue Bond Program. These units are not addressed in the preservation requirements under State law and hence are not included in the discussion that follows.

Table 39
INVENTORY OF ASSISTED UNITS

Project	Location	Type of Unit	Form of Assistance	Total Units	Assisted Units	Date of Subsidy Termination
Ontario Townhouses	1230 East D Street 91764	Family Apartments	National Housing Act Section 236	86	86	Extended indefinitely
The Grove	227 West H Street 91762	Senior Apartments	Section 8	100	100	2002
Cedar Village Senior Apartments	301 East Cedar 91761	Senior Apartments	Housing Revenue Bond	137	137	2031
Cinnamon Ridge ¹	1051 East 4th Street 91762	Senior Apartments	Housing Revenue Bond	101	101	2031
Daisy XX	1739 E. "G" Street	Family Apartments	Housing Revenue Bond	155	31	2021
Daisy XIX	1037 N. Archibald	Apartments	Housing Revenue Bond	125	25	2022
Raintree Apartments	1675 E. "G" Street	Apartments	Housing Revenue Bond	165	33	2018
Sunnyside II	302 W. "G" Street	Senior Apartments	Housing Revenue Bond	60	33	2018
Sunnyside III	408 W. "G" Street	Apartments	Housing Revenue Bonds	84	17	2021
Mission Oaks	1427 W. Mission	Apartments	Housing Revenue Bonds	80	80	2031
Senior Seasons	955 N. Palmetto Ave	Senior Apartments	Housing Revenue Bonds	80	80	2036
Cichon Property	415-415 1/2 N. Plum Ave 225 E. D Street	Apartments	HOME Funds	3	3	2025
Gerardi Property	1125 W. B Street	Apartments	HOME Funds	16	16	2006
Panos Property	324 W. C Street	Apartments	HOME Funds	5	5	2004
Tiendas Property	1345 W. B Street	Apartments	HOME Funds	6	6	2005
Norman Property	1254 W. B Street	Apartments	HOME funds	6	6	2005
White Properties	1418-1422 W. B Street	Apartments	HOME Funds	5	5	2005
Vargas Property	1334 N. Parkside	Apartments	HOME Funds	4	4	2004
Whispering Winds	406-548 N. Imperial	Apartments	Housing Revenue Bonds	62	62	2031
Parc Vista	1206 W. 4th Street	Apartments	Housing Revenue Bonds	78	78	2031
Vineyard Village	1720 E. D Street	Family Apartments	Housing Revenue Bonds	152	152	2032
Transitional Housing Project	411- 412 N. Parkside Avenue	Family Units	ORA Funding	15	15	n/a
TOTAL				1,525	1,061	

¹ Formerly Ontario Senior Apartments

As shown, there are a total of 1,061 assisted, multi-family rental units in the City, of which 126 are units that are "at-risk" of conversion to market rate. These units received assistance under a combination of HUD programs, Housing Revenue Bonds, the County of San Bernardino

Multi-family Mortgage Revenue Bond Program, HOME funds and other Ontario Redevelopment Agency Funds.

As shown in Table 40, six projects are at risk of losing their use restrictions within the first five-year period (July 2000- June 2005) for a total of 126 units. These 126 units will be included in the Quantified Objectives table in Chapter VIII. There is one at-risk project in the next planning period (July 2005 to July 2010) for a total of 16 units. None of the remaining projects will be eligible to convert to market rate until 2018.

Table 40 INVENTORY OF AT-RISK UNITS					
Project	Location	Program	Potential Conversion Date	Total Units	At-Risk Units
The Grove	227 W. "H" Street	Section 8	2002	100	100
Gerardi Property	1125 W. B Street	HOME Funds	2006	16	16
Panos Property	324 W. C Street	HOME Funds	2004	5	5
Tiendas Property	1345 W. B Street	HOME Funds	2005	6	6
Norman Property	1254 W. B Street	HOME Funds	2005	6	6
White Properties	1418-1422 W. B Street	HOME Funds	2005	5	5
Vargas Property	1334 N. Parkside	HOME Funds	2004	4	4
Total At-Risk Units					142

2. Inventory of At-Risk Units

Seven projects with a total of 142 units are at risk of losing their affordability restrictions during the 10-year analysis period, with 126 at-risk during the Housing Element Planning period. Table 43, inventory of at-risk units, shows which projects are at-risk, and their potential conversion dates. 100 units have use restrictions under HUD's Section 8 Rental Subsidy program and 42 have use restrictions under contracts with the City of Ontario for use of HOME Funds. A brief discussion of each project follows.

The Grove

The Grove is a 100-unit senior housing complex. This project was financed through a section 221(d)(4) market rate mortgage and has a Section 8 rental subsidy. Under this program, HUD pays the difference between a tenant's rent contribution (30% of monthly income) and the fair market rent (FMR) set by HUD for the area. Only very low-income households are eligible to occupy Section 8 units. All of the units in the complex have affordability restrictions and all are one-bedroom units. The owner of The Groves can opt-out of the Section 8 contract in the year 2001. If the owner opts-

out of the contract, there is no mortgage prepayment restriction which would require continued affordability, thus the units could convert to market rate at that time. One-year advance notice is required for an owner to opt-out of a Section 8 contract.

Gerardi Property

The Gerardi Property is a sixteen unit apartment complex financed with HOME Funds. The property owners entered into an agreement with the City of Ontario for use of HOME Funds. The fifteen-year agreement stipulated that 20% of the units (4) would be reserved for very low income residents, and 80% of the units (12) would be reserved for low-income residents. This complex contains four two-bedroom units and twelve one-bedroom units. The funding agreement will expire on January 22, 2006.

Panos Property

The Panos Property is a 5 unit apartment complex financed with HOME Funds. Similar to the Gerardi Property, owners of this property entered into a fifteen-year agreement with the City of Ontario, which reserves all units for low and very low-income residents. Of the five units at this property, one is reserved for very low-income residents, while four are reserved for low-income residents. The funding agreement for this property will expire on June 3, 2004.

Tiendas Property

The Tiendas Property is a six unit apartment complex financed with HOME Funds. The property owners entered into an agreement with the City of Ontario for the use of those funds. Pursuant to the agreement, 20% of the units at this property are reserved for very low-income residents and 80% of the units are reserved for low-income residents for a period of fifteen years. The funding agreement for this property will expire on May 18, 2005.

Norman Property

The Norman Property is a six unit apartment complex financed with HOME Funds pursuant to an agreement between the property owner and the City of Ontario. The agreement specifies that 20% of the units must be reserved for very low-income residents and 80% must be reserved for low-income residents. The funding agreement for this property will expire on May 19, 2005.

White Properties

The White Properties consist of five multi-family units located at 1418-1422 West B Street. This property was financed with HOME Funds through an agreement between the property owner and the City of Ontario. The agreement specifies that 20% of the units (1) must be reserved for very low income residents, and 80% of the units (4) must be reserved for low-income residents. The funding agreement for this property will expire May 18, 2005.

Vargas Property

The Vargas Property is a four-unit multi-family housing development at 1334 North Parkside Avenue. This project was financed with HOME funds through an agreement between the property owner and the City of Ontario. The agreement specifies that 75% of the units must be set-aside for low-income residents, and 25% must be set aside for very low-income residents. The funding agreement for this property will expire on March 4, 2004.

3. Cost of Preservation Versus Replacement

Seven projects with a total of 142 units are at-risk of conversion to market rate during the Housing Element planning period. The cost of preserving these units is estimated to be less in most cases to the City than replacing the units through new construction. Replacing the units with rehabilitated units may be cost effective in some instances.

Preservation of the units as affordable would require financial incentives to the project owners to extend low-income use restrictions. Other scenarios for preservation would involve purchase of the affordable units by a non-profit or public agency, or local subsidies to offset the difference between affordable and market rents.

Scenarios for preservation will depend on the type of project at-risk. Two options exist for preservation of units at-risk of losing their Section 8 rental subsidies: HUD may offer an extension of the Section 8 contract, or the City may offer rental subsidies.

Local Rental Subsidy

An option for preservation of at-risk units would be a local rental subsidy to residents. This option could be used to retain the affordable status of the units, by providing assistance to residents when their affordable units convert to market rate. Funding for subsidies could come from the City or the Redevelopment Agency. Both entities currently have several funding sources, which could be used to provide subsidies to residents.

The cost of providing subsidies for all 142 at-risk units to maintain subsidized rents assumes that none of the at-risk units are preserved. The cost of providing subsidies to 113 very low-income households and 29 low-income households is based on a comparison between fair market rents (FMR) and rents, which are affordable for low and very low-income families. Affordability is defined as rents that do not exceed 30% of a household's monthly income. Because rents in the Riverside-San Bernardino MSA are currently depressed, as shown below, a subsidy program would only apply to low-income households in three bedroom units and to very low-income households. There are currently no three-bedroom units at-risk, therefore a rental subsidy program would only apply to very low-income households. When rents return to pre-recessionary levels, a subsidy program for low-income households in smaller units should be re-examined by the City.

The current FMRs for the Riverside-San Bernardino Metropolitan Area (MSA), which encompasses the City of Ontario, are shown in Table 41.

Table 41 FAIR MARKET RENTS FOR EXISTING HOUSING: RIVERSIDE-SAN BERNARDINO MSA				
Efficiency*	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
\$456	\$508	\$621	\$861	\$1018
* Efficiency = Studio Apartment FMRs include utility costs Source: Federal Register, September 25, 2000				

At-risk units in the City include efficiency, one, two and three bedroom units. Based on 2000 HCD income data for San Bernardino county, affordable rents for low-income households would be approximately \$498 for an Efficiency, \$564 for a one bedroom, and \$640 for a two-bedroom. Table 41 shows FMRs in the area for 3 bedroom and smaller units do not approach these levels. Therefore, rental subsidies would not apply to the low-income households at this time.

Very Low Income households earn less than 50% of median income. Based on 2000 HCD income data for San Bernardino county, affordable rents for very low-income households would be approximately \$415 for an Efficiency, \$474 for a one-bedroom, and \$534 for a two-bedroom. One hundred (100) of the very low-income units are one-bedroom units at The Grove senior apartments and are currently subsidized through the Section 8 program. The remaining 13 units are approximately seven one-bedroom and six two-bedroom units in smaller projects throughout the City. The cost of providing a rental subsidy to the 113 very low-income households is shown in Table 42 below to be \$4,160 per month, or \$49,920 per year.

Table 42 ESTIMATED MONTHLY SUBSIDY TO VERY LOW INCOME RESIDENTS					
Unit	FMR	Affordable Rent¹	No. Units	Difference	Total
Efficiency	\$456	\$415	0	\$41	0
1 Bedroom	\$508	\$474	107	\$34	\$3,638
2 Bedroom	\$621	\$534	6	\$87	\$522
Total					\$4,160 /month
1 Affordable rent includes all utilities					

Contract Extension

The Grove 100-unit senior apartment complex is the only Section 8 subsidized project at-risk of losing affordability restrictions during the housing element planning period. There is the potential

for HUD to offer an extension at the time the contract expires in February 2001. The owner of The Grove must file a notice one year in advance of contract opt-out. The owner of The Grove would have to file notice in February 2000 to terminate its Section 8 Rental Subsidy contract in February 2001. The owner of The Grove had the option to opt-out of the Section 8 program in May of 1996 and excepted an extension from HUD to 2001.

If HUD does not offer contract extensions, or if the owner files a notice to opt out, the City will pursue other options to preserve the affordability of the 100 units at The Grove. HUD is currently in the process of reviewing a contract extension. The Housing Agency is expecting a contract extension for a least two years.

Replacement Cost

The cost to replace the 126 units at-risk of converting to market rate during the housing element planning period will vary based on the timing of replacement and the economic conditions in the region. Two recently developed projects were used to gauge the cost of replacing the at-risk units. The table below shows cost of replacing the at-risk units. For projects where the mix of units occupied by low-income tenants varies, the mix of apartments at-risk were assumed to be proportional to the mix of units in the project (i.e. if 10% of the units were one-bedroom, 10% of the restricted units were assumed to be one-bedroom).

Table 43 shows the cost to replace all at-risk units through new construction would be approximately \$5,733,228.

Table 43					
REPLACEMENT COST BY TYPE OF UNIT					
Unit Size	Square Feet	Cost Per Square Foot	Cost Per Unit	Number of Units¹	Total Cost²
Efficiency	300-500	73.81	\$22,143-\$36,905	0	\$0
1 Bedroom	450-700	73.81	\$33,214-\$51,667	107	\$4,541,187
2 Bedroom	700-1000	73.81	\$51,667-\$73,810	19	\$1,192,041
3 Bedroom	850-1100	73.81	\$62,812-\$81,191	0	0
Total Cost					\$5,733,228
1. Mix of at risk units assumed to be proportional to the mix of units in the project, i.e., if 10% of units were one bedroom, 10% of at risk units assumed to be one bedroom.					
2. Total cost estimated based on the median price in the price per unit range.					

Other Replacement Units

The Ontario Redevelopment Agency is currently underway with the development of Mountain View, which will add to the City's affordable housing stock. This project will be added during the 2000-2005 housing element planning period and may be considered to offset the number of units which convert to market rate, although the intent is that they augment the existing affordable resources. The pending project is expected to add 86 affordable units to the City's housing stock. It is anticipated that the Mountain View project will be developed with approximately 86 affordable units for seniors.

If the City is unable to preserve any of the at-risk units, these units may be considered to replace the units losing their affordability restrictions. Otherwise, if no units convert to market rate, the City can expect a larger inventory of affordable units.

4. Resources for Preservation

Funding Sources

The following summarizes financial resources available to the City for preservation of assisted, multi-family rental housing units.

- **CDBG** — The City is programmed to receive approximately \$12,793,000 during the planning period (through 2004). Of this total, approximately \$1 million are devoted to housing programs, specifically housing revitalization. This program is intended to enhance and preserve the City's affordable housing stock. CDBG funds are awarded to the City on a formula basis for housing activities. Eligible activities include acquisition, rehabilitation, economic development, and public services.
- **HOME Investment Partnership Funds** — The City is programmed to receive approximately \$4,196,000 in HOME funds during the planning period (through 2004). The majority of these funds will be used to support an ongoing housing rehabilitation program. Fifteen percent of the funds (approximately \$629,400) will be used to support local Community Housing Development Corporations. Ten percent of the funds (approximately \$419,600) will be set aside for grant administration and the remaining amount will be allocated to a Residential Revitalization Program. HOME funding is a flexible grant program, which is awarded to Ontario on a formula basis for housing activities. Eligible activities include acquisition, rehabilitation, and rental assistance.
- **Redevelopment Agency Funding** — Twenty percent of this local agency's funds are set aside for affordable housing activities governed by state law. Eligible activities include acquisition, rehabilitation, and new construction. The Ontario Redevelopment Agency generates approximately \$5.2 million annually in low- and moderate-income housing funds. These funds are administered through the Ontario Housing Agency (OHA) and used as a local match for HOME funded programs at a minimum 1:4 ratio.

Public and Private Resources Available for Housing and Community Development Activities

The City may pursue additional funding from the following resources.

- **Section 8 Rental Assistance Program** — This program provides rental assistance payments to owners of private market rate units on behalf of very low-income tenants.
- **Section 202** — Provides grants to non-profit developers for supportive housing for the elderly. Eligible activities include acquisition, rehabilitation, new construction, and rental assistance.
- **California Housing Finance Agency (CHFA) Multiple Rental Housing Programs** — This state program provides below market rate financing to builders and developers of multiple-family and elderly rental housing. Tax exempt bonds provide below market mortgage money. Eligible activities include new construction, rehabilitation, and acquisition of properties with 20-150 units.
- **Low Income Housing Tax Credit (LIHTC)** - This state program provides tax credits to individuals and corporations that invest in low-income rental housing. Tax credits are sold to corporations and people with high tax liability and proceeds are used to create housing. Eligible activities include new construction, rehabilitation, and acquisition
- **California Community Reinvestment Corporation (CCRC)** — This private, non-profit mortgage banking consortium provides long-term debt financing for affordable multi-family rental housing. Eligible activities include new construction, rehabilitation, and acquisition.

Non-Profit Entities

Non-profit entities based relatively proximate to the City of Ontario (see Table 44 below for a partial listing) can be contacted to gauge their interest and ability in acquiring and/or managing units at-risk of conversion.

Table 44 NON-PROFIT ENTITIES	
Organization	Contact Name
Coachella Valley Community Housing Corporation	Steve Citron, Multi-family Director
Los Angeles Community Design Center	Bill Huang, Deputy Director
Southern California Housing Development Corporation	Rebecca Clark, Director

5. Program Efforts to Preserve At-Risk Units

The following housing programs have been developed to address the preservation of assisted, very low- and low-income units eligible to convert to market rate. The Ontario Planning Department and/or the OHA will be responsible for implementing all of the programs. Funding for implementation could be provided through any of the funding sources listed above.

- **Monitoring At-Risk Units** — The City will maintain contact with owners of at-risk units as the use restriction expiration dates approach. The City will communicate to the owners the importance of the units to the supply of affordable housing in Ontario as well as its desire to preserve the units as affordable. The City has in place local incentives that can be offered to property owners to preserve any at-risk units (see following sections).
- **Rental Subsidies** — If other methods to preserve the at-risk units fail, the City will determine if it can assign financial resources to provide rental assistance to very low-income tenants to cover the difference between their current rents and market rents. The previous section addressing the cost of preservation describes how a subsidy program would work.
- **Support and Assistance to Local Nonprofits** — In the wake of state and federal housing program cuts, non-profits have stepped in to become a major producer and manager of affordable housing. The City of Ontario and the Ontario Redevelopment Agency will focus on development and/or support of local nonprofit housing organizations. Moreover, if the owners of the at-risk housing projects are interested in selling to nonprofit organizations, the City and the Ontario Redevelopment Agency will work with the project owner(s) and nonprofit(s) to maximize the possibility of purchase. The City has historically used incentives, such as low-cost financing or payment of some of the costs associated with the purchase, to facilitate non-profit purchase of the project in order to preserve its affordability.
- **Redevelopment Agency Purchase** — The Ontario Redevelopment Agency can preserve affordable units by purchasing projects with at-risk units from the current owners. The Ontario Redevelopment Agency gets credit toward state and federal housing requirements for affordable housing units within the redevelopment area. For units outside the redevelopment area, the Agency receives 50% credit. Currently, the Ontario Redevelopment Agency owns covenants for nine multifamily housing projects in the City, with a total of 558 assisted units. The City and the Ontario Redevelopment Agency will work together to maintain contact with owners of at-risk units as the use restriction expiration dates approach. The City will communicate to the owners the importance of the units to the supply of affordable housing in Ontario as well as its desire to preserve the units as affordable. The Ontario Redevelopment Agency and the City will evaluate the potential for purchase of the units. The City will also explore which local incentives can be offered to property owners and the Ontario Redevelopment Agency to preserve the units.

6. Quantified Objectives

The City of Ontario Comprehensive Housing Plan (CHP) contains a five-year strategy for meeting the City's housing and community development needs. The CHP identifies specific activities, which would increase the supply and access to affordable housing in Ontario. The strategy recognizes that Ontario is in need of more rental housing and identifies three actions the City will take to develop rental housing options: continued rental assistance, home buyer assistance, and funding for rehabilitation.

The Consolidated Plan Document (CPD) establishes housing priorities. Two of the priorities relate to affordable housing. CPD priority number one is to preserve existing rental and owner-occupied housing resources. CPD priority number two is to increase access to the community's existing housing resources. Both of these priorities represent the City of Ontario's desire to preserve of affordable units.

Housing element law requires that cities establish the maximum number of units that can be preserved over the planning period. Six assisted projects with a total of 126 units in Ontario are at-risk of losing use restrictions within the 2000-2005 Housing Element planning period. All of the units at-risk of losing use restrictions during the present planning period have been preserved. Based on objectives stated in the Draft 1999-2000 Annual CPD and in the 1994-1999 CHAS the objective for this planning period will be to preserve all at-risk units or replace them with comparable units.

VI. REVIEW OF HOUSING ELEMENT PERFORMANCE TO DATE

State Housing Element law requires communities to assess the achievements under adopted housing programs as part of the five-year update to their housing elements. These results should be quantified where possible, but may be qualitative where necessary. These results need to be compared with what was projected or planned in the earlier element. Where significant shortfalls exist between what was planned and what was achieved, the reasons for such difference must be discussed. As the current planning period extends from 2000-2005, it is appropriate to evaluate the effectiveness of the current Element to the year 2000.

The 1992 Ontario Housing Element identified the five-year goals contained in the 1989 Housing Element by income category. The following section reviews the progress in implementation of the programs, the effectiveness of the 1989 Element to date, and the continued appropriateness of the identified programs. The results of the analysis provided the basis for developing the comprehensive housing program strategy for the future planning period, as well as goals for the planning period in progress.

A. Progress in Implementing the 1989 Goals and Objectives

The following matrix summarizes the performance of the 1989 Element's goals and objectives. The time period covered in this analysis is July 1989 to June 2000.

Table 45 PROGRESS IN IMPLEMENTING THE 1989 HOUSING ELEMENT PROGRAMS		
Program	Objective	Level of Achievement
GOAL 1: Promote and encourage a supply of housing suitable to the needs of and in sufficient number to serve existing and expected Ontario residents.		
The Housing Agency shall develop a leadership presence in the field of housing and neighborhood revitalization which insures that the City/Agency is seen as a facilitator and catalyst to improve both the quality of life in older neighborhoods and insure a balance of housing opportunities (including continued homeownership).	Provide a variety of housing types for all income groups and household types.	HOME/CDBG/Set-Aside funding provides for housing rehabilitation grants or loans to low & moderate income homeowners to correct plumbing, electrical, heating and structural problems and other general home preservation improvement items. A total of 6,084 loans/grants have been provided between 1989 and 2000.
The Housing Agency shall increase community education and awareness of the scope and benefits of affordable housing to the economic and social vitality of the City including particularly (i) homeownership opportunities for local residents, (ii) a range of rental opportunities in areas which are suitable for new rental development, and (iii) the Agency has been and is currently involved in developing a plan to revitalize the downtown area along Euclid, between Holt and "I" Streets. The plan revisions rehabilitating a number of commercial and residential	Expand the supply of affordable housing.	CDBG funding provides fair housing counseling and services which were provided to over 4090 residents from fiscal years 1989 to the current. Since August 1991, the Agency has conducted or been involved with at least 50 Home Ownership Assistance Program workshops/seminars in order to promote and expand affordable housing opportunities. Approximately 4000 brochures have been

Table 45
PROGRESS IN IMPLEMENTING THE 1989 HOUSING ELEMENT PROGRAMS

Program	Objective	Level of Achievement
buildings including installing a number of public improvements.		distributed to the lending industry as well as potential and interested homebuyers to promote homeownership opportunities.
The Housing Agency shall increase the City's experience and relationships through development and operation of select programs (e.g. a cooperative partnership) with local lenders, developers and other housing constituencies such as realtors. For example, if the City institutes a first time home buyer program, local realtors can be a tremendous help in marketing and initial borrower identification	Ensure effective and efficient program implementation.	The Agency/City has assisted non-profit organizations in the acquisition and rehabilitation of seven single family residential units. There are 5 developers involved with the ARR-DPAL Program. The City/Agency has financially assisted several housing for-profit and non-profit developers in order to develop new affordable housing units in the City.
The Housing Agency shall implement prototype transactions which use new resources (tax increment, public lands, etc.) to effectively address programmatic objectives. This may include acquisition and disposition of publicly owned land for a senior or congregate mixed income development, use of tax increment revenues to finance second mortgages on a pilot basis or expansion of the rental rehab effort in focus areas.	Ensure effective and efficient program implementation.	The Agency assisted a for-profit developer with acquisition and rehabilitation of 5 multi-family apartment complexes by securing a \$20 million line of credit with SANWA Bank on behalf of the developer. The Agency also granted a subsidy to a developer to create 137 affordable elderly housing units located at 301 E. Cedar.
The Housing Agency shall consider the development of expanded capacity for a locally based nonprofit agency so as to take advantage of monies which are only available to nonprofit owners (for quality mixed income developments).	Ensure effective and efficient program implementation.	The Agency encourages organizations to become Community Housing Development Organizations (CHDOs) in order to utilize HOME/CHDO funds to develop or rehabilitate housing units within approved target areas.
The Housing Agency shall create staff capacity to initiate new housing development projects and programs.	Ensure effective and efficient program implementation.	The Redevelopment Agency in 1995 created the Redevelopment Housing Department. In 1998, the Department was converted into the Ontario Housing Agency. It includes 3 departments: Housing, Grants, and Code Enforcement. The entire Agency is responsible for initiating and implementing affordable housing programs on a City wide basis or within Agency approved focus areas.
The Housing Agency shall train and dedicate specific staff to better serve rental rehabilitation needs.	Maintain the quality of existing housing	There are presently four rehabilitation inspectors assigned to the Rehabilitation Division.
The Housing Agency shall integrate the implementation of strategic housing initiatives with General Plan land use and specific redevelopment plans and directions.	Ensure effective and efficient program implementation.	Per the March 1996 Owner Participation Agreement (OPA), the Agency provided \$5 million in tax increment revenues for the purpose of redeveloping the Ontario Plaza along the Mountain Avenue Corridor in Project Area 2, and developed 80 senior affordable housing units. This project is a mixed-use concept developed in

Table 45
PROGRESS IN IMPLEMENTING THE 1989 HOUSING ELEMENT PROGRAMS

Program	Objective	Level of Achievement
		accordance with the Master Redevelopment Plan for the Project Area No. 2.
The Housing Agency shall develop a homeownership assistance program to maintain and strengthen the focus neighborhoods. Place emphasis on serving potential <i>local</i> first time homebuyers (current residents or employees buying homes in Ontario).	Assist first-time homebuyers in purchasing a single-family home in Ontario, with the use of the Acquisition, Rehabilitation, and Resale Program (ARR).	In November 1998, the Agency restructured the Home Ownership Assistance Program in order to (1) maximize Agency limited resources; (2) to target assistance to those in most need; and (3) to insure that homeownership is promoted through the Agency's ARR Program.
The Housing Agency shall provide the financial and technical support necessary to operate a concentrated rehabilitation and neighborhood revitalization effort in a selected number of focus neighborhoods near downtown. This would include expanding assistance to investors and homeowners including households up to 120% of median income.	Maintain existing housing in Ontario.	In addition to the four existing redevelopment projects including the Center City, in 1998 the Agency adopted its first specific focus area. The agency adopted its second focus area in February 2000. The Agency will concentrate its resources to revitalize one neighborhood at a time in order to stimulate new private investment.
The Housing Agency shall serve as an active catalyst (leader) in the production of one <i>mixed income</i> rental development for the elderly (possibly including congregate care for the elderly) located in the downtown. The development should meet the City's criteria for quality and stable onsite management.	Expand the supply of affordable housing.	In March 1996, the Agency approved an OPA providing \$5 million in tenant improvements to a developer for the purpose of redevelopment of the Ontario Plaza at 4th and Mountain, including the development of 80 new senior rental affordable housing independent living units. The Housing Component is run and operated by LINC Housing, a high quality non-profit management company. The mixed-use development at the corner of 4th Street and Mountain Avenue was completed in 1998. The Agency is also proposing a mixed use/mixed income project for 6th Street and Mountain Avenue.
The Housing Agency shall participate in the production of rental development for families on a fixed income basis where such development is consistent with General Plan revisions and supports the downtown economic base.	Provide a variety of housing types for all income groups and household types.	In 1996, the Agency retained the firm of Hyett Palma, to assist in the preparation of the Downtown Economic Enhancement Strategy, which envisions the revitalization of numerous historical commercial buildings and several residential complexes along Euclid between "G" and "B" Streets. This Plan may include preservation activities or development of rental multi-family projects.
Through existing subdivision and development codes, encourage the development of Planned Residential Developments and manufactured housing developments.	Provide a variety of housing types for all income groups and household types.	The City updated its Development Code in 1998.
Through permit processing, encourage the development of residential uses in mixed-use projects outside the Airport Environs, where	Provide a variety of housing types for all income groups and	The City updated its Development Code in 1998.

Table 45
PROGRESS IN IMPLEMENTING THE 1989 HOUSING ELEMENT PROGRAMS

Program	Objective	Level of Achievement
appropriate. The development code should be amended to include strict development standards that would ensure compatibility between the different uses.	household types.	
Continue to participate with San Bernardino County Housing Authority in the development of public housing units for low-income households in the City.	Housing for low-income households	The Housing Authority currently maintains 63 units which are exclusively rented to lower income households within the City.
Create a position for a housing coordinator who would be responsible for implementation of all housing programs	Maintain quality of housing and ensure efficient program implementation	Hired 1 project manager, an administrative technician, an account technician and an administrative assistant, as well as 5 rehabilitation personnel to implement the housing programs.
Continue to participate in and provide for land purchase and land cost write-downs for assisted housing.	Expand the supply of affordable housing.	The Agency has acquired all 37 parcels on Dahlia and Elderberry Courts in order to prepare the land for a new single family development. The Agency has also acquired a 192-unit apartment complex on "D" Street and is in the process of disposing of the property to a qualified developer.
GOAL 2: Promote and encourage housing opportunities for all economic segments of the community, regardless of age, sex, ethnic background, physical condition or family size.		
Through permit processing, encourage development of variation in housing type, ownership status, design and size that will meet documented housing needs in the community.	Provide a variety of housing types for all income groups and household types.	Several developers have had their permit fees reduced or waived when affordable housing was provided within Ontario.
Through subdivision ordinances and the development code, and through the permit process, encourage use of innovative construction techniques, design standards, and energy conservation methods in new housing development.	Provide a variety of housing types for all income groups and household types.	Subdivision ordinances are in the process of being updated. The Development Code was updated in 1998.
Through development approval processes, assure that new residential development is appropriately located with respect to public and private facilities and services, including schools, child care, retail facilities, parks, and transportation systems.	Provide a variety of housing types for all income groups and household types.	In March 1996, redevelopment of the Ontario Plaza on Mountain Avenue and construction of an 80 unit senior affordable complex was approved by the City Council. The project was completed in 1998.
Amend the Development Code to include development standards for congregate housing facilities in the residential zones.	Provide a variety of housing types for all income groups and household types.	The City updated its Development Code in 1998.
Continue the distribution of information regarding the activities of the Inland Fair Housing Council and Mediation Board, and continue referring potential housing discrimination cases to the Inland Mediation	Fair Housing	The Agency/City has supported efforts to enforce fair housing laws by annually allocating Community Development Block Grant (CDBG) funds to Inland Mediation for provision of fair housing counseling.

Table 45
PROGRESS IN IMPLEMENTING THE 1989 HOUSING ELEMENT PROGRAMS

Program	Objective	Level of Achievement
and Fair Housing Council for action.		
Homeless Services Plan	Assist homeless with shelter and other services.	CDBG and Emergency Shelter Grant (ESG) funding provides homeless shelter programs that provide service and counseling to over 5,000 homeless individuals each Fiscal Year. Ontario's ESG funds will provide approximately 1,152 clients with emergency shelter and provide additional homeless services. The Ontario Housing Agency acquired two severely blighted apartment complexes on Parkside and "D" Streets (15 four bedroom/two bath) and rehabilitated them in order for a non-profit to operate a homeless transitional and affordable housing program.
Implement a Mortgage Credit Certificate Program for first time homebuyers.	Assist first-time homebuyers in purchasing a single-family home in Ontario.	The Mortgage Credit Certificate Program was one component of the City's highly successful first-time buyer program. Since 1991 the Agency issued 184 MCCs totaling \$23,000,000 in total federal/state expenditure. The program is now terminated. The Agency also implemented the Down Payment Assistance Loan program which allows first-time home buyers to purchase a better quality home than they can afford without a subsidy. Over 455 DPAL's have been funded since August 1991 for a total public/private investment of \$41,050,000. Completed an aggressive campaign of promoting the HOAP (Home Ownership Assistance Program) by publicizing in the newspapers and magazines for a period of 4 weeks at a time. In addition, publicized the Programs in the City's monthly utility billing. Such publicity prompted inquiries from over 850 interested homebuyers.
Encourage development of assisted rental housing for the elderly and handicapped. Through the use of density bonuses, tax-exempt bonds, redevelopment housing set-aside and write-downs, combine with other available housing subsidies.	Provide housing for elderly and handicapped households.	Assisted with three elderly housing developments (Sunnyside II with 12 units, Sunnyside III with 17 units and 4th & Mountain - Gateway Gardens with 80 units) by issuing mortgage revenue bonds. A total of 109 elderly units were added to Ontario's housing stock. The Agency also set up a line of credit to a developer in order to acquire a 101-unit apartment complex to be utilized for elderly housing. Additionally, the

Table 45
PROGRESS IN IMPLEMENTING THE 1989 HOUSING ELEMENT PROGRAMS

Program	Objective	Level of Achievement
		Agency assisted a developer with a rental subsidy and rehabilitation grant to preserve a 137 unit senior complex. Completed the issuance of \$3,165,000 in private activity tax exempt bonds to facilitate the development of the proposed 80 senior unit Season At Gateway Project proposed to be located in Ontario Plaza, Project Area No. 2. The Agency is currently negotiating with a housing developer to develop the former Woolverton site for approximately 80-100 senior affordable housing units.
Continue cooperating in the issuance of tax-exempt mortgage revenue bonds (SB99) to provide below-market rate long-term financing for low- and moderate-income housing projects.	Provide below-market rate long-term financing of low/moderate income housing	The Agency has assisted 8 multi-family mortgage revenue bond issuances. Received a total of 434 low/moderate affordable housing units.
Continue a public information program designed to acquaint all economic segments of the community with such advantageous housing finance, rental assistance, and fair housing programs as are available from time to time.	Ensure residents are informed of housing opportunities.	Fair housing counseling and services were provided to over 5760 residents during the fiscal years from 1989 to current through the CDBG funding.
Develop a homeownership assistance program to assist first-time homebuyers with the purchase. The program should target homes in the neighborhoods surrounding downtown and focus on providing assistance to Ontario residents.	Provide home ownership opportunities for low and moderate-income households.	The Mortgage Credit Certificate (MCC) Program was one component of the Agency's highly successful first-time home buyer program. A total of 184 MCC's have been issued utilizing 3 allocations totaling \$15,000,000. The program is now terminated. In addition, the Agency allocates yearly to its Down Payment Assistance Loan (DPAL) Program in order to allow first-time home buyers to purchase a better quality home than they can afford without a subsidy. Over 455 DPAL's have been funded since August 1991. Staff anticipates issuing between 10 and 15 DPAL's in Fiscal Year 2000-2001 and expending approximately \$200,000.
Promote the alleviation of overcrowded conditions by assigning funding priority to rehabilitation cases in which bedroom additions are planned.	Alleviate overcrowded conditions in existing housing units.	Through the Agency's Housing Rehabilitation Programs, the Agency has approved funds to complete five single family room additions in order to alleviate overcrowded conditions.
Promote housing accessibility for handicapped and disabled persons by assigning funding	Provide funds to modify housing units for the	Through the Agency's Housing Rehabilitation Programs, the Agency has

Table 45
PROGRESS IN IMPLEMENTING THE 1989 HOUSING ELEMENT PROGRAMS

Program	Objective	Level of Achievement
priority to housing rehabilitation cases in which accessibility improvements are planned.	handicapped.	approved 3 single-family units in order to provide handicapped accessibility.
Encourage local lenders to meet their Community Reinvestment Act goals and requirements by assisting with local housing programs.	Provide a variety of housing types.	Local lenders have assisted with the Agency's Home Ownership Assistance Program (HOAP) by providing private financing in the approximate amount of \$16,000,000.
Encourage local lenders to participate in the Affordable Housing Program (AHP) by their submittal of an application of grant funds.	Provide a variety of housing types.	In 1995, the Agency assisted the non-profit organization, LINC Housing, with a grant submitted under the AHP in the amount of \$250,000. No funds were awarded.
GOAL 3: Promote and encourage the rehabilitation of deteriorated dwelling units and the conservation of the currently sound housing stock.		
The Redevelopment Agency shall continue to provide residential rehabilitation services in those areas of the City that will remain residential after implementation of the Part 150 process. To the extent possible, the City should increase visibility and resident awareness of other City services which are now provided (such as street cleaning).	Maintain the quality of existing housing.	CDBG/HOME/Set-Aside funding provides for 6,084 housing rehabilitation grants or loans to low & moderate income homeowners to correct plumbing, electrical, heating and structural problems. Approximately 100-120 units have been assisted with rehabilitation services in the residential Part 150 Area.
Explore techniques to improve at least one selected area where the rental stock is significantly deteriorated and overcrowded.	Maintain the quality of existing housing and bring substandard units up to code.	A combination of housing programs with City Programs have been successful in two rental areas of the City. The Parkside neighborhood and the "B" Street neighborhood have had a total of 17 rehabilitation loans/grants. The City will spend approximately \$2 million on public improvements on "B" Street.
Continue to participate with the San Bernardino County Housing Authority in the implementation of the Section 8 Housing Assistance Payments Program for existing rental units.	Maintain existing affordable housing.	The City continues to participate in the implementation of the Section 8 Housing Assistance Payments Program.
Continue use of Community Development Block Grant (CDBG) funds and Housing set-aside funds for housing rehabilitation.	Maintain the quality of existing housing and bring substandard units up to code.	CDBG/HOME/Set-Aside funding has provided for 6,084 housing rehabilitation grants or loans to low & moderate income homeowners to correct plumbing, electrical, heating and structural problems. A total of 2,336 units have been remodeled. The CARES Program offers a variety of services and support to rehabilitate blighted housing units in specific target areas in the City.
Develop a comprehensive rehabilitation	Prevent deterioration of	The CARES Program offers a variety of

Table 45
PROGRESS IN IMPLEMENTING THE 1989 HOUSING ELEMENT PROGRAMS

Program	Objective	Level of Achievement
program for blighted areas of the City, utilizing CDBG and set-aside funds.	neighborhoods.	services and support to rehabilitate blighted housing units. It was developed in July of 1998. Two focus areas have been assisted with another eleven to receive assistance.
Apply to the California Housing Finance Agency for its Home Ownership-Home Improvement Program, which provides below market rate financing for housing rehabilitation and home purchase with rehabilitation. Community Development Block Grant (CDBG) funds and housing set-aside funds can be used to further write down consumer financing costs.	Maintain the quality of existing housing and bring substandard units up to code.	Ample funds are provided by the CDBG/HOME/Set-Aside Programs. No additional funds are required at this time. Both the City of Ontario and Redevelopment Agency allocating approximately \$2.5 million annually from CDBG, Home and Housing set aside funds for the purpose of improving existing housing stock or to provide affordable homeownership opportunities.
To improve the desirability of neighborhoods and to prevent future deterioration, continue utilization of Block Grant and Housing Set-Aside funds for neighborhood improvements such as street lighting and similar public works in areas where housing rehabilitation activities are concentrated.	Prevent deterioration of neighborhoods.	The CARES Program offers a variety of services and support to rehabilitate blighted housing units. In July 1998 the Council approved the CARES program. Several focus areas have received public improvements such as sidewalk reconstruction, streetlights, tree planting, sprinkler systems, etc. The City, through its CDBG Program, has provided on a yearly basis, approximately \$700,000 to improve low/moderate income CDBG target area with a variety of public improvements.
Continue the program of public information and technical assistance to encourage continued maintenance of currently sound housing.	Encourage continued maintenance of owner-occupied housing.	The City/Agency have held 16 block parties/work days to encourage continued maintenance of the City's housing stock.
Develop a program to implement the mitigation measures for residential units contained in the Airport Environs Element and the Noise Compatibility Program.	Preserve existing housing stock and ensure adequate housing conditions. (Action Areas III and IV)	The City administers the Airport Noise Insulation Program, which has assisted 375 units with central air and heating systems; 400 more units will be assisted.
Maintain a project manager as a rental rehabilitation specialist with primary responsibility for the rehabilitation program.	Prevent deterioration of the existing housing stock.	The Housing Department, comprised of a staff of 15 is dedicated to developing programs for multi-family rental units on an annual basis.

B. Progress in Achieving the 1989 Quantified Objectives

The City's 1989 Housing Element established a housing production objective of 6,385 new housing units. As well, the Element established quantified objectives for housing rehabilitation and preservation of housing at risk of conversion to market rate.

While the Element's production objectives originally covered the 1989 - 1994 planning period, these objectives have now been extended to 2000 based on direction from the State Department of Housing and Community Development to reflect the revised housing element cycle. Table 44 identifies the objectives of the previous Housing Element.

Table 46
1989 - 2000 ONTARIO HOUSING ELEMENT GOALS

Housing Goal	Income Category				
	Total	Very Low	Low	Moderate	Upper
Housing Construction (RHNA)	6,385	1,009	1,333	1,303	2,741
Housing Rehabilitation ¹	750	119	156	153	322
Housing Conservation ² (Rent subsidies, assisted housing at risk of conversion to market rate)	300	150	150		

1 Assumes the same income distribution as the RHNA

2 Assumes half of the occupants of these units are Very Low income, and half are Low income.

Table 47 summarizes the City's progress in reaching its affordable housing targets through the mechanisms available during the period of 1989 to July 2000.

As shown in the following table, the City has made progress in meeting its new construction objectives, although the effects of the recession are evident, particularly in the construction of units for upper income households. Despite the impacted construction activities over the recessionary period of the early 1990's, the City was able to meet over one-half of its regional allocation for new units. In both the low- and moderate-income categories, roughly 70% of the allocated housing need was attained. The greatest shortfall occurred in the upper income range. Slightly over one-half of the need allocated to very low-income households was met through new construction.

Several factors caused the level of housing production in the City to fall short of the City's RHNA allocation. Analysis of housing trends and population growth in the City during this period indicate that there was limited possibility for the construction of enough new housing to accommodate the projected needs. First, the City's allocation was unrealistically high. The methodology used by SCAG to develop this allocation did not account for the unique characteristics of the City, but rather took a singular approach to the entire region. More specifically, the methodology did not differentiate between primarily residential built out cities like Ontario (prior to incorporation of the

New Model Colony) with substantial investment in existing housing resources, and newer communities which can accommodate substantial additional growth through absorption of vacant land.

This failure to differentiate between types of cities impacts those cities that are already built out with the establishment of unrealistically high RHNA numbers. Also, since 1990, a combination of the recession, changes in residential real estate lending practices following the national savings and loan scandal, changes in the residential insurance market related to earthquakes and fires, increasing foreclosure rates associated with the impacts of the recession on the job market, and increasing construction defect litigation have combined to result in an economic downturn in the Southern California development environment.

These factors resulted in relatively stagnant housing production throughout the 1990s. This slow growth in the economy is highlighted by the difference between the high rate of housing growth projected by the 1989 RHNA and the amount of this growth that has actually occurred.

The combination of new construction with the Housing Agency's pro-active rehabilitation and acquisition program is significant. As shown in the following table, the City has made substantial progress in achieving its quantified objectives for rehabilitation and preservation targets, particularly in the very low- and low-income categories. Ontario's existing stock of single and multi-family homes served as a valuable resource for providing affordable housing during this period. During this recessionary planning period, the most cost effective, efficient and politically feasible approach to meet the demand for affordable housing included the cultivation of existing housing resources through acquisition and/or rehabilitation, clearing of blighted conditions and neighborhood improvements, provision of financial support to bridge the "gap" between market rate and rates affordable to lower income households, and approval of new development projects as the market could support.

The Ontario Housing Agency's multi-family acquisition and rehabilitation program served as a primary vehicle for increasing provisions for affordability components. This program resulted in additional 602 units affordable to lower income households, thereby contributing toward the housing conservation target as well as the rehabilitation objective. In all, 1033 very low-income and 1011 low-income households benefited from a combination of acquisition/rehabilitation and preservation activities, far exceeding the quantified objective for the period for these income groups.

Table 47
PROGRESS TOWARDS OBJECTIVES
July 1989- July 2000

Unit Type/Description	# Units	Very Low	Low	Moderate	Upper
NEW CONSTRUCTION¹					
Single Family/Duplex	1,434			372	1,062
Condominiums, Townhomes, Triplex	872		645	227	
Apartments	1,127	515	300	312	
Granny Flats	17	17			
SUBTOTAL	3,450	532	945	911	1,062
REHABILITATION					
Terrace View	75	15	15	45	
Cinnamon Ridge Senior Apartments	101	51	50		
Parc Vista Apartments	78	16	16	46	
Cedar Village	137	27		110	
Whispering Winds	62	12		50	
Mission Oaks	80	16	16	48	
Transitional Housing	15	7	8		
Cichon Project*	3	1	1	1	
Habitat for Humanity**	7	7			
American Lodging	2	1	1		
Single Family Rehabilitation	2,336	845	697	794	
SUBTOTAL	2,895	998	804	1094	
PRESERVATION					
Daisy XX*	125	12	13	100	
Daisy XIX*	155		31	124	
Sunnyside III*	84	7	10	67	
Sunnyside II*	60	6	6	48	
Vineyard Village Apartments	152		30	122	
Raintree Apartments	165	11	22	132	
SUBTOTAL	741	36	112	593	
ASSISTANCE					
Down Payment Assistance Loans	460	176	191	93	
Mortgage Credit Certificates	184		74	110	
Emergency Shelter Grants	1,152	1,152			
Housing Authority Leases	63	63			
Section 8 Rental Voucher Assistance	600	600			
SUBTOTAL	2,459	1,991	265	203	
TOTAL	9,545	3,557	2,126	2,801	1,062
RHNA	6,385	1,009	1,333	1,303	2,741

1. Distribution by income category based on a sample of sales prices for representative projects.

* Inside project areas

** Three properties inside target areas, four outside project areas

Source: City of Ontario Housing Agency, 2000 and City of Ontario Planning Department Permit Records 1989- July 2000

A comprehensive housing program strategy for the remainder of the present housing element period and the future 2000-2005 planning period has been developed by reviewing the progress in implementation of the adopted programs, the effectiveness of the present element to date, and the continued appropriateness of these identified programs. This strategy, and the associated goals and policies, are presented in Section VII of this Housing Element.

VII. GOALS, POLICIES AND PROGRAMS

This section of the Housing Element contains the goals and policies the City of Ontario intends to implement during the planning period to address housing-related issues. The following issue areas have been identified through the housing needs assessment (Section II-V, above), and are addressed by the goals and policies of the Element:

- Provision of housing
- Affordable housing
- Equal Opportunity Housing
- Housing Conservation

Each issue area and the supporting goals and policies are described below. Each policy is followed with one or more Letter “I” and a number that are used to reference the pertinent implementation program(s) that implements it. The implementation programs are presented in the subsequent section:

A. Goals and Policies

Issue 1: Provision of Housing

GOAL 1A: Promote and encourage a diverse supply of housing suitable to serve the housing needs of existing and expected Ontario residents.

OBJECTIVE 1A.1: Maintain a sufficient inventory of developable land at varying densities to accommodate the projected and existing housing supplies needed.

POLICIES

1A.1.1. In accordance with the City’s adopted land use plan, promote in-fill housing development on vacant land within existing neighborhoods and redevelopment of underutilized residential parcels. (I-1, I-2, I-3)

1A.1.2. Promote the development of compatible mixed-use projects with residential components at medium to high development densities within commercial designations located in Redevelopment Project Areas, outside the Airport Environs and throughout the City, where appropriate. (I-1, I-3, I-9, I-14, I-20)

GOAL 1B: Promote and support adequate housing in the New Model Colony to support household and job growth and facilitate mobility within the ownership and rental markets.

OBJECTIVE 1B.1: Maintain a supply of developable residential land in the New Model Colony adequate to accommodate the amount and type of projected household and job growth.

POLICIES

1B.1.1 Provide for the ultimate development of an estimated 20,396 single-family and 10,792 multi-family dwelling units to sustain sound economic development. (I-7)

1B.1.2 Ensure that the densities and characteristics of residential projects fulfill the intent of applicable land use designations. (I-5 and I-6)

OBJECTIVE 1B.2: Ensure that residential sites in the New Model Colony are served by adequate infrastructure and services.

POLICIES

1B.2.1 Require the provision of infrastructure needed to support anticipated residential development and ensure the proper integration of all services. (I-4 and I-6)

1B.2.2 Maintain internal consistency among the General Plan's elements to provide the necessary services and infrastructure for urban development. (I-7)

GOAL 1C: Promote and encourage a range of housing types in the New Model Colony to accommodate a variety of incomes and lifestyles, and enable residents to remain in Ontario throughout their lives.

OBJECTIVE 1C.1: Promote a diversity of housing types in the New Model Colony, including large-lot development (i.e., one unit per acre or larger), single-family detached and attached residences, multi-family rental and ownership units, second units, senior citizen units, and units combined with nonresidential uses.

POLICIES

1C.1.1 Allow flexibility in the type of units developed on vacant, residentially designated properties in master-planned communities and other planned developments. (I-7)

1C.1.2 Require that development include a mix of housing types. (I-4 and I-6)

1C.1.3 Encourage the development of residential uses in association with compatible nonresidential uses (i.e. mixed-use). (I-4, I-5, and I-6)

- 1C.1.4 Provide housing opportunities for upper-income residents by designating sites in selected areas for large-lot development or higher density housing sites adjacent to significant amenities. (I-4, I-5, and I-6)

GOAL 1D: *Promote neighborhoods in the New Model Colony that have a high degree of livability.*

OBJECTIVE 1D.1: Promote residential design in the New Model Colony that is functional, people and pedestrian-oriented, aesthetically pleasing, and contributes to a sense of community through the sensitive arrangement of buildings, open space (public and private), and circulation (vehicular and pedestrian). Encourage innovative and creative design in residential projects.

POLICY

- 1D.1.1 Ensure that new residential development fulfills the above objective through the establishment and application of comprehensive design guidelines and development standards. (I-5)

OBJECTIVE 1D.2: Minimize the adverse effects of development in the New Model Colony on adjacent neighborhoods, to the maximum extent feasible.

POLICIES

- 1D.2.1 Ensure that development is integrated with residential neighborhoods in a way that minimizes adverse impacts on privacy, noise levels, and traffic. (I-4 and I-6)
- 1D.2.2 Encourage the physical design elements of development (e.g., scale, street and circulation design, architectural elements) to complement and respect that of surrounding residential neighborhoods. (I-4 and I-6)
- 1D.2.3 Where the new development's site design characteristics and standards will differ from those within an adjacent neighborhood, use design features (street trees, sidewalk siting and materials, etc.) that are common in both the neighborhoods as measures to transition from the surrounding neighborhood to the new neighborhood. (I-4 and I-6)

Issue 2: AFFORDABLE HOUSING

GOAL 2A: *Provision of affordable housing to meet the needs existing and future residents, including the City's fair share of the Regional Housing Need Allocation.*

OBJECTIVE 2A.1: Seek opportunities for promoting affordable housing within already developed areas of the City.

POLICIES

- 2A.1.1 Promote the development of second units/granny flats as an affordable housing resource. (I-8, I-14)
- 2A.1.2 Promote and encourage the use of innovative construction methods, design standards and energy conservation techniques which will facilitate the production of quality, affordable and attractive new housing which varies by type, design, form of ownership, and size, and is compatible in size and scale with abutting development. (I-1, I-11, I-14)
- 2A.1.3 Promote and expand home ownership opportunities for very low, low and moderate income households through “silent second mortgages, interest write downs, and/or equity sharing programs, focusing on first-time buyers who are residents of Ontario. (I-12)
- 2A.1.4 Increase through rehabilitation the number of residential units in the City that provide housing for very low-, low- and moderate-income households, utilizing federally and locally funded subsidies and loans to bridge the affordability gap. (I-12, I-13, I-14, I-17, I-23, I-26, I-29, I-30)
- 2A.1.5 Develop programs addressing the loss of assisted units due to conversion to market rate units such as the purchase of multi-family affordability covenants. (I-13, I-24)

GOAL 2B: Provision of housing in the New Model Colony for all economic segments of the present and future community, including the City’s fair share of the Regional Housing Need Allocation.

OBJECTIVE 2B.1: Minimize governmental constraints in the New Model Colony on the provision of affordable housing.

POLICY

- 2B.1.1 Designate sufficient vacant land with maximum densities high enough to facilitate the development of housing affordable to lower-income households. (I-7)

OBJECTIVE 2B.2: Offset the impacts of market-rate housing and nonresidential development in the New Model Colony on the supply of affordable housing.

POLICIES

- 2B.2.1 Require each Specific Plan to include a variety of housing types and densities to ensure the provision of an adequate number of units affordable to very low-, low-, and moderate-income households within its Specific Plan area. (I-4)
- 2B.2.2 Allocate a portion of the City's regional housing need target to the New Model Colony, as appropriate. Require that specific plan areas implement housing programs that comply with the State of California Housing and Community Development requirements, and ensure compliance and attainment of the regional housing need assessment "affordable" unit target. (I-4)

Issue 3: EQUAL OPPORTUNITY HOUSING

GOAL 3A: Promote and encourage housing opportunities for all economic segments of the community, regardless of age, sex, ethnic background, physical condition or family size.

OBJECTIVE 3A.1: Promote the provision and maintenance of housing for groups with special needs.

POLICIES

- 3A.1.1 Pursue available housing assistance programs provided by State, Federal, private and local sources to support development or purchase/rental of housing to meet the City's fair share of very low-, low-, and moderate-income housing at affordable rates. (I-1, I-9, I-14)
- 3A.1.2 Continue to support innovative public, private and non-profit organization's efforts in the provision of affordable housing, particularly for special needs groups. (I-13, I-19)
- 3A.1.3 Implement regulatory actions that will advance production of units affordable to very low-, low- and moderate-income households. (I-5, I-8, I-10)
- 3A.1.4 Increase the number of residential units in the City for elderly and/or disabled households by providing assistance, where possible, in the development of new, and/or the acquisition of existing housing resources accessible to and usable by the elderly and/or disabled persons. (I-3, I-10, I-14, I-18, I-19, I-20, I-22)
- 3A.1.5 Address the long and short term needs of those who are homeless through provision of opportunities for permanent affordable housing, and continue support of local private and non-profit groups which provide emergency shelter and transitional housing support for City residents, including disadvantaged groups. (I-16, I-26)

- 3A1.6 Encourage the development or acquisition of existing rental or homeownership resources of units with three or more bedrooms to meet needs for affordable housing for large families. (I-9, I-17)

OBJECTIVE 3A.2: Promote and encourage equal opportunity housing.

POLICIES

- 3A.2.1 Remove regulatory constraints that impede equal opportunity to housing in the City. (I-18, 1-21)
- 3A.2.2 Encourage and support the enforcement of laws and regulations prohibiting discrimination in lending practices and in the sale or rental of housing. (I-18, 1-21)
- 3A.2.3 Resolve and reduce housing related complaints based on discrimination. (I-18, 1-21)

GOAL 3B: Promote and encourage housing opportunities in the New Model Community for groups with special needs and for all people regardless of race, religion, gender, marital status, ancestry or national origin.

OBJECTIVE 3B.1: Promote the provision and maintenance of housing in the New Model Colony for groups with special needs

POLICIES

- 3B.1.1 Encourage the construction of multi-family units specifically designed for the elderly to be located near Neighborhood Centers that provide access to transit and pedestrian access to amenities, goods, and services (i.e., recreational areas, commercial districts, and medical services). (I-4 and I-6)
- 3B.1.2 Encourage the provision of rental units specifically designed for students to be located near the educational campus area. (I-4 and I-6)

Issue 4: HOUSING CONSERVATION

GOAL 4A: Promote and encourage the rehabilitation of deteriorated dwelling units and the conservation of the currently sound housing stock.

OBJECTIVE 4A.1: Encourage the use, maintenance and rehabilitation of the City's existing stock of housing as an affordable housing resource.

POLICIES

4A.1.1 The Ontario Housing Agency (OHA) shall continue to provide the financial and technical support necessary to operate a concentrated rehabilitation and revitalization effort in selected target neighborhoods, and throughout the City as applicable. (I-2, I-12, I-13, I-23, I-29, I-30)

4A.1.2 Assist non-profit and for-profit organizations with the acquisition and preservation of single family and multi-family units for low to moderate-income households. (I-12, I-15, I-24, I-26, I-28)

OBJECTIVE 4A.2: Promote and encourage the rehabilitation of deteriorated dwelling units and the conservation of the currently sound housing stock.

POLICIES

4A.2.1 Continue to pursue housing programs offered by the State and Federal governments and utilize local financing authorities to provide below-market rate rehabilitation loans and grants for both owner-occupied and rental housing. (I-12, I-14, I-25)

4A.2.2 Promote the utilization of low to moderate-income rehabilitation assistance programs to alleviate overcrowded conditions in residential projects. (I-17)

4A.2.3 Ensure that currently sound housing is maintained through code enforcement activities and the OHA sponsored preservation and assistance programs. (I-11, I-27, I-31)

4A.2.4 Provide public services and improvements that enhance and create neighborhood stability. (I-10, I-23, I-30, I-31)

B. Implementation Strategies

Implementation strategies are actions, procedures, or techniques that carry out Housing Element goals and policies. The Housing Element is implemented by a comprehensive program of strategies. This section describes each of the implementation programs and identifies the agency(ies) responsible for their implementation, funding sources, and schedule for their performance. Each program is preceded with the Letter "I" and a number that are used as a reference in the preceding section of the Housing Element by the pertinent policy(ies) that it implements.

Program implementation is contingent on the availability of adequate funding, with is likely to change over time. The programs should be reviewed periodically and prioritized to reflect funding limitations and the City's objectives.

I-1. Center City Mixed Use Development Strategies: Prepare design guidelines for the Center City redevelopment area which will address compatibility and development issues for mixed-use projects along and behind the Euclid Avenue corridor and south of East Holt Boulevard, residential rehabilitation and new residential construction.

To ensure these design guidelines are actively implemented, financial assistance through the CDBG program will be provided to assist property owners and/or developers in retaining architectural services for proposed projects in the Center City project area in order to assure consistency with established design guidelines and development standards. Financial incentives will also be offered to investors, property owners, etc., when appropriate, to encourage the conversion or construction of upper floors of commercial or office buildings or develop residential components behind commercial frontage uses in order to provide mixed housing and commercial/office uses, with shared parking arrangements.

As a component of the Center City Mixed Use program, compile a slide presentation of successful mixed-use projects in the region which can be shown at Planning Commission or City Council workshops in order to better educate and inform the policy makers and general public about innovative housing alternatives. Two successful mixed use projects have been completed in the first year of the planning period.

In 1997, the City amended the Zoning Code to permit residential uses within commercial districts of the Center City Redevelopment Area. In 1998, the City updated the Development Code to encourage mixed-use housing in the Holt Boulevard and Town Center Study Areas within the Center City Redevelopment Area. In addition to new land use provisions, the City has streamlined the development process for residential projects and will consider more flexible parking standards for multi-family projects within the planning period. A total of 300 mixed-use developments units are anticipated within the Center City Redevelopment Area within the planning period.

Responsible Agency: Planning Department / OHA

Funding Source: General Fund / CDBG

Schedule: On-going. Guidelines to be completed and financing strategies in place by June 30, 2002

I-2. Recycling of Underutilized Land: Promote recycling of underutilized land through establishment of an outreach and incentives program targeted to owners of properties suitable for recycling or additional development. The incentives will be incorporated in the City's Development Code by 2003. The incentives program may include:

- (1) Establishment of a lot consolidation program which offers a special density bonus for consolidation of lots;
- (2) Provision of regulatory incentives provide more flexible development standards to projects which propose lot consolidation;
- (3) Continued development of irregular, small or otherwise substandard parcels;
- (4) Financial incentives which reduce or defer processing fees; or
- (5) OHA assistance in acquisition of parcels or real estate transactions associated with consolidation.

The City will determine a method for providing information to owners of property suitable for recycling via notices in local papers, distribution in utility bills, newsletter mail-outs, flyers, or other means which will reach the general public. A total of 432 units are anticipated through recycling of underutilized land within the planning period.

Responsible Agency: Planning Department / OHA

Funding Source: General Fund

Schedule: On-going. Program to be established and operational by June 30, 2003

I-3. Land Use Consistency Analysis: The City will conduct a land use consistency analysis of remaining vacant residential parcels to determine which parcels are suitable for rezoning to higher density designations. Property owners will be notified of the potential for rezoning, and properties will be rezoned when development applications are submitted. Fast track processing as an incentive.

As an adjunct to the land use consistency analysis, the City identify underutilized or undeveloped non-residential properties which have potential for rezoning to a residential designation or a commercial designation appropriate to accommodate mixed-use concepts with residential components or senior residential projects, subject to compatibility with adjacent land uses, availability of public services, proximity to public transportation, and other factors as determined by the Zoning Administrator. This analysis is underway and is expected to be complete within six months of Housing Element adoption. Two mixed-use housing projects have been approved in 2000 and 2001, as a result of this analysis.

Responsible Agency: Planning Department
Funding Source: General Fund
Schedule: On-going. Analysis to complete and operational by June 30, 2002

- I-4. Sub-Area Specific Plans in the New Model Colony:** Through the Specific Plan development approval processes, assure that new residential development in the New Model Colony is developed in accordance with Implementation Measure I-7 of the Ontario Sphere of Influence General Plan Amendment. Two Specific Plans have been submitted and are currently under review by the Ontario Planning Department with adoption expected within the second year of the planning period.

Responsible Agency: Planning Department
Funding Source: General Fund
Schedule: 2001; On-going

- I-5. Development Code Amendments for the New Model Colony:** Amend the Development Code to include districts that correspond directly with and implement the land use designations and densities set forth in the Ontario Sphere of Influence General Plan Amendment and as promulgated in Implementation Measure 1-8 of that document. These amendments will be part of the specific planning of the NMC. As specific plans are adopted the Development Code will be revised. This process is currently underway and amendments are expected to be adopted within the second year of the planning period.

Responsible Agency: Planning Department
Funding Source: General Fund
Schedule: 2001; On-going

- I-6. Development Review/Entitlement Processing for the New Model Colony:** Through the design and development review process, ensure that residential development projects are processed in accordance with Implementation Measure 1-10 of the Ontario Sphere of Influence General Plan Amendment. This is currently underway and will be ongoing throughout the planning period.

Responsible Agency: Planning Department
Funding Source: General Fund
Schedule: On-going

- I-7. Ongoing Monitoring or Updates for the New Model Colony:** When changes are made to the Land Use Plan Map affecting the location and/or amount of residential development, amend, if necessary, the appropriate sections of the General Plan to ensure that required services and infrastructure will be provided in accordance with Implementation Measure 1-11 of the Ontario Sphere of Influence General Plan Amendment.

Implement the land use policies (see Section IV.A.1 of the Housing Element), the Land Use Plan, street hierarchy, truck routes, bike routes, and other transportation improvements set forth in the Ontario Sphere of Influence General Plan Amendment (New Model Colony) and as promulgated in Implementation Measure 1-16 of that document. The New Model Colony Infrastructure Master Plan is expected to be complete late 2001.

Responsible Agency: Planning Department

Funding Source: General Fund

Schedule: 2001; On-going

- I-8. Accessory Unit Fee Reductions:** Include as part of the Development Code Update a processing fee reduction for development of accessory living units. Review waivers on a case by case basis. The Planning Department expects to update the Development Code to reduce fees for accessory units within six month after the Housing Element adoption. The incentives will be incorporated in the City's Development Code by 2003.

Responsible Agency: Planning Department

Funding Source: General Fund

Schedule: 2003; On-going

- I-9. Density Bonus Program:** Continue the implementation of the Density Bonus provisions in residential zones where developers propose projects with affordable housing components. Actively promote the use of density bonus provisions in conjunction with redevelopment projects, mixed-use projects, senior projects and for the construction of three and four bedroom unit projects as a means to alleviate overcrowding. Two housing projects were approved with density bonus' in 2000 and 2001. Additional density bonus projects are currently under consideration.

Responsible Agency: Planning Department

Funding Source: General Fund

Schedule: 2000/2001; On-going

- I-10. Multi-Family Project Developments:** In multi-family projects which propose affordable housing units, implement an administrative level evaluation of public and private open space requirements on a case by case basis, taking into consideration availability of parkland, school playgrounds or other recreation opportunities in the vicinity which might support reduction of such requirements as an incentive to development. Requests for administrative exemptions may be reviewed and processed by the Zoning Administrator (or designee). This strategy is already in place and ongoing.

Through planning and design review, assure that multi-family housing development harmonizes with the surrounding neighborhood and is located near public transportation and services.

Responsible Agency: Planning Department
Funding Source: General Fund
Schedule: Complete; Monitoring On-going

- I-11. Mobile Home Park Zone:** Continue to maintain the Mobile Home Park Zone to preserve mobile home parks as a valuable resource for affordable unit types, and require a Zone Change procedure for any mobile home park conversion applications.

Responsible Agency: Planning Department
Funding Source: General Fund
Schedule: On-going

- I-12. Home Buyers Assistance:** Continue OHA activities to assist first-time homebuyers in purchasing homes in the OHA's newly adopted focus areas, existing Redevelopment Project Areas and throughout the City as applicable, utilizing the Down Payment Assistance Loan Program (DPAL).

Work with local non-profit or for-profit groups to offer shared equity and "sweat" equity homeownership opportunities. Approximately forty-five homebuyers are expected to receive down payment assistance within the planning period.

Continue to enter into partnerships with non-profit developers to facilitate the acquisition and rehabilitation of residential properties to provide homeownership opportunities to lower income families.

Responsible Agency: OHA
Funding Source: Set-Aside funds and mortgage assistance programs
Schedule: On-going

- I-13. AB1290 Five Year Housing Strategy Plan:** Implement the AB1290 Five Year Housing Strategy Plan with the objective of meeting the OHA's Inclusionary and Replacement housing deficits by assisting in the acquisition, rehabilitation and stabilization of distressed single family and multi-family units with affordability covenants within the existing and newly adopted target areas and Project Areas. The Housing Agency actively seeks potential projects with non-profits and expects to initiate a stabilization project within one of Housing Element adoption. This strategy is already in place and ongoing.

Responsible Agency: OHA
Funding Source: Set-Aside funds
Schedule: On-going

- I-14. New Construction of Affordable Housing Strategies:** Continue to work with private developers on new construction, mixed-use and infill projects which will provide affordable housing opportunities. When feasible and necessary, offer the reduction, subsidy or deferral

of development fees, assistance with land acquisition or land write downs and offsite improvements, assistance with securing federal or state housing financing resources or other forms of OHA assistance to facilitate the provision of affordable housing.

Within one year of Housing Element adoption, prioritize processing of housing applications with Very Low, Low, or Moderate income components, second units, lot consolidations, senior projects, or for rehabilitation of housing.

Within two years of Housing Element adoption, cooperating in the issuance of tax-exempt mortgage revenue bonds to provide below-market rate long-term financing for very-low, low- and moderate-income housing projects.

Responsible Agency: OHA/Planning Department

Funding Source: Set-Aside funds and mortgage assistance programs

Schedule: 2001; On-going.

I-15. Coordination with San Bernardino County Housing Authority: Continue to participate with San Bernardino County Housing Authority in the development of public housing units for low-income households in the City and the placement of Section 8 Housing Assistance Certificate recipients in the community in existing rental units, or in securing funding for successor programs as may be created during the term of this Housing Element. The Housing Agency expects to increase the current 600 Section 8 Certificates by 10 within one year of Housing Element adoption.

Responsible Agency: OHA/Planning Department

Funding Source: Set-Aside funds, General fund

Schedule: 2001; On-going

I-16. Homeless Service Plan: Implement the homeless services plan for families and individuals established in the Consolidated Plan. Continue to support the activities of homeless and supportive housing providers listed in Section C.3 of this Chapter. Continue to contract with the Homeless Outreach and Education Organization Program (HOPE) to disburse federal Emergency Shelter Grant (ESG) motel voucher funds to provide shelter assistance for homeless individuals. The development code is expected to be amended to allow appropriately sited transitional and emergency housing in commercial and industrial and districts and the Housing Agency expects to provide two additional transitional housing units within one year of Housing Element adoption.

Responsible Agency: OHA/Planning Department

Funding Source: Set-Aside funds, General fund

Schedule: 2001; On-going

I-17. Large Family Housing Program: Promote the alleviation of overcrowded housing conditions in residential projects by assigning funding priority to low- to moderate-income households

in which bedroom additions are planned. Funding resources should include assistance with permit application costs, when appropriate. The Housing Agency expects to rehabilitate 525 multi-family units by the fifth year of Housing Element adoption and expects to rehabilitate approximately 2,500 single-family units within the planning period.

Responsible Agency: OHA/Planning Department
Funding Source: Set-Aside funds, General fund
Schedule: 2005; On-going

- I-18. Equal Opportunity Housing Provision:** Amend the Development Code to ensure that any residential development, transitional housing or emergency shelter is not restricted because of method of financing, race, sex, religion, national origin, marital status or disability of its owners or intended occupants. Within the first year of Housing Element adoption, 161 households are expected to receive Fair Housing counseling and 123 are expected to receive mediation services.

Responsible Agency: Planning Department
Funding Source: General fund
Schedule: 2001; On-going

- I-19. Special Needs Housing Development:** Encourage development of assisted rental housing for the elderly and disabled through the use of density bonuses, tax-exempt bonds, redevelopment Set-Aside funds and write-downs, combined with other available housing subsidies. Two affordable senior housing projects, with a total of 150, units have been approved in 2000 and 2001. This strategy is already in place and ongoing.

Responsible Agency: OHA/Planning Department
Funding Source: Set-Aside funds, General fund
Schedule: Completed; On-going

- I-20. Senior/Congregate Development:** Utilize OHA Set-Aside funds for acquisition and disposition of publicly owned land for one senior or congregate mixed income development within appropriately zoned public or quasi-public sites in the City. The Planning Department is in the process of reviewing a congregate care development. Two senior developments are expected to be completed during the planning period.

Responsible Agency: OHA
Funding Source: Set-Aside funds
Schedule: On-going

- I-21. Fair Housing Services:** Through the City Community Development Block Grant allocation, continue to fund on-going services of the Inland Mediation Board as approved by the City Council.

Sponsor educational activities which increase awareness to both tenants and owners of their rights and obligations through continued distribution of information regarding the activities of the Inland Mediation and Fair Housing Council, and continued referral of potential housing discrimination cases to the Inland Mediation and Fair Housing Council for action.

Encourage local lenders to meet their Community Reinvestment Act goals and requirements by assisting and/or participating in local housing programs. Over 500 households are expected to be assisted within the planning period with Fair Housing services, of which 161 are expected to be assisted in 2001.

Responsible Agency: OHA

Funding Source: CDBG, Set-Aside funds

Schedule: On-going

I-22. American with Disabilities Act Compliance: Continue to require compliance with Americans with Disabilities Act standards in all new multi-family and redevelopment projects. The Housing Agency expects to acquire and rehabilitate 100 buildings within the planning period. Four buildings are expected to be rehabilitated within the first year of Housing Element adoption. These building retrofits will include the addition of accessible units.

Responsible Agency: Planning Department

Funding Source: General fund

Schedule: On-going

I-23. CARES-Neighborhood Revitalization Focus Areas: Continue use of Community Development Block Grant funds, Set-Aside funds and HOME funds for housing rehabilitation and preservation within the CARES Program focus areas, and City-wide as applicable. At least 500 grants are anticipated within the first year of the planning period.

Responsible Agency: OHA

Funding Source: CDBG, Set-Aside funds

Schedule: 2001; On-going

I-24. Existing Affordable Housing Preservation Strategies: When appropriate, issue multi-family tax exempt or taxable bonds to purchase deteriorated and problematic apartment complexes or to refinance existing multi-family projects to extend affordability covenants. The Housing Agency expects to acquire and rehabilitate 100 buildings within the planning period. Four buildings are expected to be rehabilitated within the first year of Housing Element adoption. These building retrofits will include the addition of accessible units.

Ensure long term affordability of new and existing housing stock through the recordation of affordability covenants.

The OHA will assist interested project owners in securing multi-family tax-exempt bond financing refunding to continue affordability of bond units at risk of expiring, or refinance expiring mortgage revenue bonds through the issuance of new mortgage revenue bonds, or other available funding methods through CDBG, federal, state and local resources.

Responsible Agency: OHA

Funding Source: Set-Aside funds, mortgage assistance programs

Schedule: 2001; On-going

- I-25. Historic Property Rehabilitation:** Pursue sources of funds and incentives to assist in rehabilitation of historic properties, such as adoption of a Mills Act Ordinance which would give property tax relief for rehabilitation of historic property. Three Historic Districts with 122 homes have been designated and 3 Mills Act contracts completed since 1999 through the Historic Preservation program. An additional 200 homes are expected to be designated within the planing period.

Responsible Agency: Planning Department

Funding Source: General fund

Schedule: On-going

- I-26. Hotel/motel Conversion Feasibility:** As an additional affordable housing resource, investigate the potential for acquisition, rehabilitation and conversion of under-occupied hotels/motels in the City to affordable monthly rental units, subject to consistency with the UBC and Fire Code definition of an efficiency apartment within the third year of the planning period. If such conversion is feasible, adopt an ordinance to allow hotels/motels which do not maintain a minimum transient occupancy factor (to be established as part of the evaluation) to convert non-transient rooms to long term affordable rental units.

Responsible Agency: OHA/Planning Department

Funding Source: Set-Aside funds, General fund

Schedule: 2003; On-going

- I-27. Noise Mitigation Program:** Continue the implementation of the noise mitigation program for residential units contained in the Airport Environs Element and the Noise Compatibility Program. Over 460 units are expected to receive noise abatement within the planning period through the Part F 150 program.

Responsible Agency: OHA/Planning Department

Funding Source: Set-Aside funds, General fund

Schedule: 2005; On-going

- I-28. Affordable Housing Agreement Monitoring:** Continue to monitor all OHA/City assisted housing projects to insure compliance with affordability covenants, maintenance requirements and revenue sharing pursuant to applicable agreements.

Responsible Agency: OHA
Funding Source: Set-Aside funds
Schedule: On-going

I-29. Housing Rehab District Monitoring: Monitor the quality of the housing stock, on a 5 year basis, using the 1996 Housing Conditions inventory, the Redevelopment Project Areas, the Housing Rehab Districts identified in the Downtown Economic Strategy report. Target rehabilitation activity priorities to those areas, with particular emphasis on the Housing Rehab Areas identified in the Economic Strategy Report.

Responsible Agency: OHA
Funding Source: Set-Aside funds
Schedule: On-going

I-30. Neighborhood Improvement Strategies: Continue implementation of the established CARES Program throughout the City and within existing and newly adopted focus areas of the City, utilizing CDBG, HOME and Set-Aside funds in conjunction with other OHA preservation efforts.

Continue utilization of CDBG funds for neighborhood improvements such as street lighting and similar public works in areas where housing rehabilitation activities are concentrated. At least 900 code enforcement inspections are expected in 2001/2002.

Responsible Agency: OHA
Funding Source: CDBG, HOME and Set-Aside funds
Schedule: On-going

I-31. Code Enforcement: Maintain the code enforcement program to ensure building safety and integrity of neighborhoods. Provide for the removal of all unsafe, substandard dwellings which cannot be economically repaired. At least 900 code enforcement inspections are expected in 2001/2002.

Responsible Agency: OHA
Funding Source: CDBG and Set-Aside funds
Schedule: On-going

C. Implementation Tools

The resources available for affordable housing and community development in Ontario range from a variety of local, state and federal funds, real property owned by the City, non-profit housing development organizations, and a range of service providers.

As illustrated in Table 54 presented in the following section of this document, the City has sufficient available residential sites to meet its allocated share of housing needs for very low-, low-, moderate- and above-moderate income households, which total 2,401 units through 2005. The City will fulfill these housing needs by promoting vacant infill sites, redevelopment of underutilized parcels, and development of the recently annexed New Model Colony. In addition, the City will draw on housing assistance provided by federal, state and local programs to encourage housing development, specifically for very low- and low-income households.

Housing assistance falls into two categories: assistance to homeowners and assistance to renters. Within each of these categories, programs address either construction of new housing units or preservation of existing units. Some programs assist low to moderate-income single-family individuals or families, others assist the investor, and/or developer.

1. Federal Resources

HOME Funds

The Home Investment Partnership (HOME) Program is a federal program, created as a result of the National Housing Affordability Act of 1990. Under HOME, HUD awards funds to localities on the basis of a formula which takes into account tightness of the local housing market, inadequate housing, poverty and housing production costs. Localities must qualify for at least \$500,000, based on HUD's distribution formula, to receive direct allocation of funds, or can apply to the state or combine with adjacent jurisdictions.

HOME funding is provided to jurisdictions to assist either rental housing or home ownership through acquisition, construction, reconstruction, and/or rehabilitation of affordable housing. Also possible is tenant based rental assistance, property acquisition, site improvements, and other expenses related to the provision of affordable housing and for projects that serve a group identified as having a special need related to housing. The local jurisdiction must make matching contributions to affordable housing under HOME, of which Tax Increment Housing Set-Aside funds would be the primary resource. The City utilizes HOME program funds for owner-occupied substantial and other rehabilitation activities as well as rental rehabilitation activities.

Community Development Block Grant Program (CDBG)

Through the federal CDBG program, HUD provides funds to local governments for funding a range of community development activities. CDBG grants are awarded to the City on a formula basis for housing activities, including acquisition, rehabilitation, homebuyer assistance, economic

development, homeless services and public services. CDBG funds are subject to certain restrictions and cannot be used for new construction of housing. CDBG grants benefit primarily persons/households with incomes not exceeding 80% of the County Median Family Income.

For the past two decades, the City of Ontario has received an annual CDBG allocation of approximately \$2.3 million. The funds have been used for a variety of projects, of which at least 90% of total resources received each year supports activities benefiting low and moderate-income households. The City, through the Ontario Housing Agency, Neighborhood Revitalization Program (CARES) utilizes CDBG funds for provision of housing rehabilitation grants on a citywide basis, fair housing counseling and services, construction of facilities for seniors and community centers, and continued support to service providers for homeless and disadvantaged persons. The OHA will also use CDBG funds to provide design assistance to property owners and developers proposing projects in the City Center Redevelopment area. The funds may be used to hire architects and design consultants to ensure that proposed new development and building remodels/reuse are consistent with the Design Guidelines which were adopted in 1998, and the development standards established for the C-2 district. This assistance is intended to be used as an incentive to the integration of residential components into the downtown revitalization effort.

Section 108 Program

Section 108 is the loan guarantee provision of the CDBG program. This provision provides communities with a source of financing for a variety of housing and economic development activities. All rules and requirements of the CDBG program apply, and therefore all projects and activities must principally benefit low - and moderate-income persons, aid in the elimination or prevention of blight, or meet urgent needs of the community

Monies received per the Section 108 loan guarantee program are limited to not more than 5 times the applicant's most recently approved CDBG amount, less prior Section 108 commitments. Activities eligible for these funds include: economic development activities eligible under CDBG; acquisition of real property; rehabilitation of publicly owned property; housing rehabilitation eligible under CDBG; construction, reconstruction or installation of public facilities; related relocation, clearance or installation of public facilities; payment of interest on the guaranteed loan and issuance costs of public offerings; debt service reserves; and public works and site improvements.

Section 108 loans are secured and repaid by pledges of future and current CDBG funds. Additional security requirements may also be imposed on a case by case basis.

Section 8 Rental Assistance Payments/Housing Certificates

The Section 8 program provides rental assistance to low- and moderate-income families, elderly, and disabled persons who spend more than 50% of their monthly income on rent. The subsidy represents the difference between the excess of 50% of the recipients' monthly income and the federally approved fair market rents (FMR). In general, the FMR for an area is the amount that would be

needed to rent privately owned, decent, safe and sanitary rental housing. Section 8 assistance is available in the following forms:

- **Section 8 Existing Housing Certificate Program** Under the certificate program, the landowner enters into a contract with the San Bernardino County Housing Authority, which establishes limits for the rent, which will be subsidized for the very low-income unit to the Fair Market Rent. Eligible tenants must pay the highest of either 30% of adjusted income, 10% of gross income, or the portion of welfare assistance designated for housing. Housing subsidized through this program must meet standards of safety and sanitation established by HUD.
- **Section 8 Existing Housing Voucher Program** - This program is similar to the Certificate Program, however, rent for the units are not restricted. The tenant instead must pay the difference between the Fair Market Rent standard and the actual rent. This federally funded program provides rental assistance in the form of Section 8 Housing Choice Vouchers to the very low-income families, senior citizens, disabled, handicapped, and other individuals for the purpose of securing decent, affordable housing. Existing families under the certificate or voucher program will continue under that program, however new tenants receive a Section 8 Housing Choice Voucher.

The San Bernardino County Housing Authority manages over 455 Section 8 units in Ontario. Of these units, 200 are one bedroom, 161 are two bedroom, 94 are three bedroom, and ten are four-bedroom units. As of March 1995, all units were occupied and all were in good condition. The City/Agency cannot directly influence the number of Section 8 vouchers available to residents. However, the City/Agency supports efforts of the Housing Authority to obtain additional funding from HUD to provide subsidies.

Section 202/811 Housing for Elderly or Handicapped Housing

Under this federally administered program, direct loans are made to eligible, private nonprofit organization and consumer operative sponsors to finance development of rental or cooperative housing facilities for occupancy by elderly or handicapped persons. The interest rates on such loans are determined annually. Section 8 funds are made available for all of the Section 202 units for the elderly. Rental assistance for 100% of the units for handicapped persons has also recently been made available. Section 811 can be used to develop group homes, independent living facilities, and intermediate care facilities.

Private, nonprofit sponsors may qualify for Section 202 no interest capital financing loans. Households of one or more persons, the head of which is at least 62 years old or is a qualified non-elderly handicapped person between the ages of 18 and 62, are eligible to live in these units. Although, there are currently no Section 202 projects in the City, the Housing Agency has recently encouraged a non-profit organization to apply for 202 funding for a 91-unit senior housing development. The City of Ontario should encourage non-profit sponsors to make application for

HUD Section 202 allocations for construction of rental housing for seniors and the handicapped and take all actions necessary to expedite processing and approval of such projects.

Housing Opportunities for Persons with AIDS (HOPWA)

The federally administered HOPWA program provides entitlement and competitive grants for housing assistance and supportive services for persons with AIDS. Funds can be used for:

- Acquisition, rehabilitation, lease and repair of facilities;
- New construction;
- Project-based or tenant-based rental assistance;
- Planning and support services;
- Operating costs;
- Short term rent, mortgage, and utility payment;
- Administrative expenses.

Supportive Housing

The Supportive Housing Programs provide grants to public and private non-profit entities to promote the development of supportive housing and services. These grants are disbursed by HUD, with recipients selected on the basis of a competitive application screening process. Funds may be used for: acquisition of property; rehabilitation; new construction (under certain limitations); leasing of structures; operating and supportive services costs.

Grants for operating costs may be for up to 75% for the first two years and 50% for the subsequent three years. Grants for other types of activities require matching funds from the recipient.

Federal Emergency Shelter Grants (FESG)

This federal program provides grants to improve the quality of existing shelters and/or increase the number of new shelters for the homeless. Grants are awarded to local non-profits through the State. Eligible activities include acquisition, new construction, rehabilitation of homeless facilities, and provision of support services. The City will be awarded a total of \$440,000 through 2004 in ESG funds.

Shelter Plus Care

This federally administered competitive program provides grants for rental assistance for permanent housing and case management for homeless individuals with disabilities and their families.

Home Ownership for People Everywhere (HOPE)

The federally administered HOPE programs provide homeownership assistance awarded on a competitive basis.

- **Hope I (Public Housing Homeownership) Program:** The HOPE I program provides grants to assist residents of public housing to become homeowners. These grants can be of two forms: planning grants and implementation grants. Planning grants may be up to \$200,000 and do not require matching funds. Implementation grants support the actual cost of developing, acquiring, and/or rehabilitating the housing. While there is no maximum amount for the implementation grants, they require local matching funds from non-federal sources.
- **HOPE II (Homeownership of Multi-family Units) Program:** The HOPE II program provides grants to assist low-income persons become homeowners through use of multi-family rental properties. Like HOPE I grants, these funds may be earmarked for either planning or implementation. Planning grants may not exceed \$200,000 and do not require matching funds. Implementation grants may not exceed 120 times the FMR and require non-federal matching of at least 33%.
- **HOPE III (Homeownership for Single Family Homes):** The HOPE III program provides grants to assist low-income persons to achieve homeownership. Both planning grants and implementation grants are available. Both grants are competitive, with applicants for planning grants up to \$100,000 competing in a national pool, and applicants for implementation grants up to \$3,000,000 competing in a regional pool

2. State Resources/Programs

California Housing Finance Agency (CHFA)

CHFA provides below market interest rate mortgage capital through the sale of tax-exempt notes and bonds.

- **Home Mortgage Purchase Program:** CHFA sells tax-exempt Mortgage Revenue Bonds to provide below market rate financing through approved private lenders to first-time homebuyers for the purchase of new or existing homes. The program operates through participating lenders who originate loans for CHFA purchase.
- **Self-Help Housing Program:** CHFA assists nonprofit housing development corporations which acquire land, provide building plans, and package loans for self-help housing. Families, under the supervision of nonprofit corporations, provide the majority of the construction labor. CHFA makes commitments to self-help corporations for low-interest mortgages and provides credit enhancements to lenders who provide construction financing and preferential interest rates.
- **Multi-family Rental Housing Mortgage Loan Program:** This program finances the construction or substantial rehabilitation of projects containing 20 or more units. 20% of the units in a project must be set aside for low-income tenants at affordable rents for the greater of 15 years or as long as the mortgage is outstanding.

Low Income Housing Tax Credit (LIHTC) Program

This State program provides for federal tax credits for private developers and investors which agree to set aside all or a portion of their units for low-income households and the elderly for no less than 15 years. A minimum of 20% of the units must be made available to families whose income is less than 50% of the County median income or 40% of the units must be made available to families whose income is up to 80% of the median.

Developers and investors must apply for an allocation of housing units from the State Allocation Committee, administered by the Tax Credit Allocation Committee. While the program is beneficial in adding low income housing units to the local housing stock, the statewide allocations are limited under this program and the application process is expensive for the developer. In addition, single resident and elderly rental projects are not competitive based on the State's selection criteria. The Housing Agency will remain informed about this program and will make the benefits of this program known to developers and investors upon inquiry, potentially for multi-family projects which cater to larger families.

3. Local Resources/Programs

Redevelopment Agency Set-Aside Fund

State law requires that redevelopment agencies set-aside at least 20% of tax increment revenues for increasing, improving and preserving the community's supply of low and moderate income housing, unless certain findings are made to exempt a project from the requirement. State law sets forth a variety of options for localities to expend their 20% housing set-aside fund, including the following:

- Acquire real property or building sites;
- Improve real property or building sites with on-site or off-site improvements (improvements must be made as part of a program that results in new construction or rehabilitation of affordable units, or the improvements must be found necessary to eliminate a specific condition that jeopardizes the health and safety of existing low and moderate income residents;
- Donate real property to private or public persons or entities;
- Fire insurance premiums during the construction or rehabilitation of affordable housing that are administered by governmental or nonprofit organizations;
- Construct, acquire, or rehabilitate properties;
- Develop plans, pay principal and interest on bonds, loans, advances. Or other indebtedness, or pay financing or carrying charges;
- Maintain the community's supply of mobile homes;
- Preserve publicly assisted housing units that are at risk of converting to market rate housing;
- Fulfill replacement housing requirements; and/or
- Subsidize administrative expenses provided the expenses are proportionate to the amount spent on the production, improvement, and preservation of housing.

The Ontario Housing Agency has adopted resolutions to utilize the set-aside funds outside of the Redevelopment Project Area boundaries in addition to within the Project Areas for housing activities. Provision of replacement housing using the set-aside funds must always benefit the Project Area.

The Ontario Housing Agency (OHA) has used its Housing Set-Aside Fund to finance a range of affordable housing programs. These include Home Ownership Assistance; Acquisition, Rehabilitation, and Resale (ARR); Senior Housing; HOME Program Contributions; CARES Program; Family Transitional Shelter; Mobile Home Task Force; and Single and Multi-family Mortgage Revenue Bonds. The Set-Aside funds will serve as a significant resource in the provision of incentives for activities in the Center City Redevelopment project area, including the integration of residential components into commercial projects and the recycling of underutilized residential property. The Housing Set-Aside Fund is a significant funding source for the preservation or replacement of assisted housing. It is estimated that approximately \$6 million in future uncommitted Housing Set-Aside Funds could be available to assist in the re-financing of expiring bond projects.

Acquisition/Rehabilitation

An important component of Ontario's housing strategy is identification of existing single family and multi-family structures for acquisition, upgrading and financing for provision of affordable housing, in addition to the City's and OHA's financial support for Habitat for Humanity's homeownership program and the provision of sites for new construction of affordable housing. The City contains numerous older apartment complexes and a large stock of existing older single family units with potential for acquisition and rehabilitation and subsequent sale or rental affordability covenants or restrictions. The OHA has purchased a variety of single family and multi-family units and other facilities for: resale at below market prices; rehabilitation; or conversion to other specialty residential uses and affords the benefit of improving the existing stock of affordable housing in the City.

- **Multi-Family Acquisition and Rehabilitation Program (Purchase or Long-Term Affordability).** The Multi-family Acquisition/Rehabilitation Program was developed in order for the Agency to meet its inclusionary housing requirements. The program is designed to allow the OHA to enter into an Owner Participation Agreement with a non-profit or for-profit entity to acquire certain apartment projects in impacted neighborhoods to rehabilitate, stabilize, improve, professionally manage and maintain such projects in order to eliminate any negative impact on the surrounding neighborhoods and the City, or to acquire and rehabilitate multi-family units themselves. The Program success is two-fold: first, it provides the agency with a mechanism to achieve fulfillment of their inclusionary housing requirements; and second, stabilization and an improved physical appearance are significantly achieved in each of the neighborhoods in which the Projects are located. The OHA has met its objective for the 1989-2000 planning period. Approximately 525 units are targeted for acquisition / rehabilitation during the 2000-2005 planning period.

The Agency has assisted developers with the acquisition of a total of five (5) multi-family apartment complexes within specific problematic neighborhoods of the City of Ontario. A total of four hundred and seventy-three (473) affordable units have been created. Four of the five projects have 20% of the units reserved for very-low income (below 50% of an area median income) households, 20% are reserved for low income (51-81% of area median income) households with the remaining balance of units reserved for moderate-income households (81-120% of area median income). The fifth project (a senior project) has 50% of its units reserved for very low-income households with the remaining 50% reserved for low-income households.

The Developer financed four out of the five projects under a \$20 million line of credit with a financial institution. The \$20 million line of credit consists of: (1) a first mortgage "real estate" loan equal to about 75% of the value of the Projects, secured by a first deed of trust on the Projects and a guarantee from the developer; and (2) a second mortgage "commercial" loan equal to the total project costs, less the real estate loan, secured by a guarantee by the developer and the Agency through a pledge of \$1.2 million in set-aside housing funds. The Agency's \$1.2 million pledge is secured by a promissory note and deed of trust subordinated to the line of credit financing. During the time the developer owns the Projects, the Agency

receives 50% of the net operating income on a quarterly basis to the degree there is any positive cash flow.

- **Homeless Shelters/Transitional Housing.** The City supports the acquisition and conversion of appropriate existing structures for use as homeless shelters and transitional housing to provide critical services for homeless households and establish new, viable uses for blighted resources. A lease agreement with Pomona Valley Inland Council of Churches has recently been negotiated by the OHA for the operation of the Parkside Transitional and Affordable Housing Program. This included the acquisition of an existing 15-unit complex and rehabilitation of the units to provide seven rental units for very low-income families and eight units for homeless families. The city supports a number of homeless facilities and service providers to meet local homeless and transitional housing needs.

Homeless Facilities:

1. Pomona/Inland Valley Council of Churches – provides homeless shelter and support services for up to thirty days and 24-month transitional housing
2. House of Ruth – provides shelter for battered women and their children
3. Foothill Family Center – operates a transitional shelter that provides up to nine days of support

Homeless Service Providers:

1. SHARE – provides groceries at a discount
2. Salvation Army – provides food, clothing and shelter
3. We Care – provides food and clothing.
4. Pomona-Inland Valley Council of Churches – operates a food distribution program and a wide range of supportive services
5. Jubilee House – provides food to low-income families and homeless
6. Word of Life Church of God – provides food and gifts to needy children
7. Echoes of Faith Christian Center – provides information and referrals
8. Mt. Baldy United Way – provides information and referrals
9. Homeless Outreach and Referral Program (HOPE) – provides referrals and homeless children's tutorial program
10. Aletheian Christian Foundation – provides shelter and food

Home Ownership Opportunities/Shared Equity

Equity sharing allows lower income households to purchase a home by sharing the cost of home ownership with an investor-sponsor. The investor and occupant combine resources for the down payment and subsequent house payments. The equity earned from appreciation of the unit is split between the occupant and the investor/sponsor, according to a pre-arranged agreement.

This program is flexible and can be tailored to the individual needs of investors and occupants. Potential investors in the equity sharing programs include local government, private developers and lenders, and non-profit agencies. Shared equity may be used by the Agency as a tool in the provision

of new owner-occupied housing opportunities in conjunction with a non-profit organization or developer.

- **Acquisition Rehabilitation Resale Down Payment Assistance Loan (ARR-DPAL) Program.** Through this program, the City purchases HUD foreclosed properties in need of rehabilitation and sells them to pre-approved developers. The developers then bring the property up to city standards. The properties are then sold to qualified buyers. In addition, qualified buyers are able to receive a “silent” second mortgage loan up to 15% of the purchase price, not to exceed \$30,000 (if the buyer makes 80% or less of the area median income. If they are within 81-95% of the median income, the limit is 10% of the purchase price. If they are within 96-115%, the limit is 5%). It is an equity participation loan, where the OHA shares a percentage of equity gained on the property. In June of 2000, HUD selected the program as one of 50 “Best Practice” award winners.

- **HOME Acquisition Rehabilitation Resale Down Payment Assistance Loan (HARR-DPAL) Program.** This program is designed to address the negative impacts of HUD foreclosed properties within existing neighborhoods while creating stable, affordable housing units for families making less than 80% of the area median income. Properties eligible are restricted to HUD-owned properties or other properties in need of substantial rehabilitation.

The City/Agency provides 100% up-front financing as a loan to qualified CHDOs for acquisition and rehabilitation costs. Financing for each property is repaid at sale from the homebuyer's new mortgage, less the down payment and closing costs provided by the buyer. Resale is restricted to those making 80% or less of the area median income, and down payment and closing cost assistance is available to qualified HOME-eligible buyers not to exceed 25% of the purchase price. CC&Rs are recorded on all properties requiring the owner to maintain the interior, exterior, and landscape for 30 years. All properties have an affordable resale restriction, which will allow the City to receive inclusionary or replacement housing credits for each property.

- **Non-Profit Foundations** Non-profit housing development corporations are becoming increasingly more important in the effort to provide affordable housing. Housing development corporations in general are tax-exempt, non-profit corporations and can use a variety of financing mechanisms including equity financing through the sale of tax benefits, the use of tax exempt bonds, receiving tax deductible contributions and gifts, and government subsidies or assistance. The City/Agency works with organizations such as the Pomona Valley Habitat for Humanity, AOF, and American Lodging. Support for Habitat, AOF, and American Lodging's activities are a key component to making affordable very low-income housing acceptable in the community.

- **Habitat for Humanity (Sweat Equity) Program** The City of Ontario and the OHA supports the Pomona Valley Habitat for Humanity's activities with several layers of both federal and locally-generated funding. This program is targeted towards an income segment which is not served by other affordable housing services. The current Habitat program

involves a multi-step process: 1) OHA purchases blighted single-family units for rehabilitation and disposition; 2) The unit is sold to Habitat; 3) The City provides HOME and locally generated OHA Housing Set-Aside funds in the form of a grant and loan in order to offset two-thirds of the purchase and rehabilitation cost; 4) Following rehabilitation, the unit is sold using an all-inclusive trust deed to a very low-income family who has participated in the sweat equity program.

Habitat stipulates that, in order to qualify for their homeownership program, families must currently live in substandard housing, demonstrate a history of employment, and be willing to contribute at least 500 hours of sweat equity by performing some of the physical labor during the unit's rehabilitation. Households must not earn more than 50% of the Median Area Income adjusted for family size. Household selection criteria favors current Ontario residents. Habitat is required to contribute towards the acquisition and rehabilitation cost by coordinating donations, volunteers, etc.

This program increases the opportunities for home ownership for households unable to afford market-level housing. In addition to housing needy families, this program also clears blighted units. The long-term affordability requirements help build Ontario's stock of units available to very low-income households. Habitat's emphasis rehabilitating existing single-family homes by involving the homeowners in the physical labor to build a sense of responsibility is a politically viable technique for housing low-income households. To date, Habitat for Humanity has completed and sold seven properties which are located throughout the city.

One disadvantage of this program is that the cost per each unit is higher than other types affordable housing programs (i.e. multi-family) due to the higher percentage of subsidy required to make these units affordable to very low-income households.

CARES Program

This program, administered by the OHA, targets low to moderate-income households and provides support for rehabilitation of single-family, rental or multi-family housing units. Program participants must live in units located within Focus Areas, which exhibit conditions associated with blight. Owner households and tenants must not earn more than 120% of the median area income, adjusted for family size. The CARES assistance is provided through a variety of loans and grants providing property owners and/or investors in selected neighborhoods, resources to upgrade their homes or apartments. The Ontario Housing Agency staff use a variety of local private contractors to perform repairs and maintenance activities. The OHA loans/grants rehabilitation funds to the eligible property owner and they in turn enter into a contract with a qualified contractor to perform the rehabilitation work. Based on past success, approximately 500 units are targeted to benefit from this program. The following describes some of the current programs the CARES program offers to eligible homeowner/investors.

- **Emergency Repair Grant Program (Owner-Occupant Only)** This program is available to very low and low-income households as well as senior and disabled households. This one-time grant funds necessary health and safety repairs up to a maximum of \$5,000. Eligible repairs include re-roofing, heating, electrical work or other repairs needed to correct unsafe or unhealthful conditions.
- **Exterior Beautification Grants (Homeowners and Multi-Family Property Owners/Investors)** This grant is used for paint for a unit and/or landscaping in the front of the property. It is available to homeowners and tenants that earn 120% and below of the area median income adjusted for family size. Owners are required to sign CC&Rs to ensure maintenance of the property.
- **Deferred Loan A-1 (Owner-Occupant – Single Family Only)** This loan has a twenty-year term, and is available to owner-occupant households that make 100% or less of the median income adjusted for family size. It is a zero percent interest loan with payments deferred over the first five years.
- **Deferred Loan A-2 (Owner-Occupant – Single Family Only)** This loan is offered to owner-occupied households that make 80% or less of the area median income adjusted for family size, for the purpose of addressing existing code deficiencies. It is a 20-year loan, with payment deferred the first five years.
- **Deferred Loan B (Owner-Occupant – Single Family Only)** This loan is a zero percent interest loan with a ten-year term, with payments deferred for one year. It is available to households that make between 101% and 120% of the area median income for exterior improvements only.
- **Multi-Family Property Owner/Investors Loan** This loan is a three percent amortized exterior improvement loan, and is available to owners of multi-family units where 51% or more of the tenants earn less than 120% of the area median income. It is available only to complexes of 1-10 units only.
- **Hardship Program (Homeowners only)** The primary purpose of this city-wide program is to provide Ontario homeowners to abate and eliminate property maintenance violations who, because of financial limitations or physical impediments, cannot abate violations (from their own means) to bring properties into compliance with Ontario's Property Appearance Ordinance. Owner occupants that have incomes 50% of the area median income or below can utilize this free grant.
- **Special Programs.** The Agency provides additional assistance in the form of dumpsters, free house painting, yard clean up, energy conservation, and home safety, including the installation of smoke detectors.

Enhance and Preserve Existing Historic Structures

The City of Ontario's Historic Preservation Program has addressed the need to preserve the historic character of structures and neighborhoods within the city. The program stresses designation of historic structures and districts, education on rehabilitation of historic structures, and special recognition for properties. Three districts containing 122 structures have been designated since the program began, as well as 66 individual landmarks. The Planning Department works with homeowners to help them make improvements that tie in to the historic character of their home. The Planning Department also works with the OHA on both the CARES Program and Part 150 to ensure that any modifications or improvements to historic structures are done appropriately. The OHA completed the rehabilitation of the Chicon properties, a historic duplex and single family rental unit, which provides affordable rental opportunities to three Very Low to Moderate income households.

Mortgage Revenue Bonds

Mortgage Revenue Bonds are issued by local government, counties, housing authorities, and redevelopment agencies to support the development of owner and rental multi-family or single-family housing for low-and moderate-income households. Proceeds from the sale of bonds reduce the interest rates or mortgages for both the homebuyer and the developer of rental properties. The latter must assure that the rents will remain affordable for a specific period of time. Federal law places an annual limit on the total volume of mortgage revenue bonds that can be issued within each state. The City/OHA can issue their own bonds.

Multi-family Mortgage Revenue Bonds are used to finance construction and mortgage loans, as well as capital improvements for multi-family housing. Federal law requires 20% of the units in an assisted project to be reserved for lower-income households, whose income does not exceed 80% of the median household income for the County. Additional state requirements regarding housing set-aside units are imposed on the project. Funding for this program is administered by the California Debt Limit allocation committee and has been extended indefinitely.

This program is a viable tool for Housing Agency housing activities. The Agency may consider issuing such bond financing in the next planning period to create additional funding mechanisms for affordable multi-family units.

Public Housing

The San Bernardino County Housing Authority is responsible for the administration and management of all public housing units. The County currently operates 63 units in addition to administering the Section 8 Certificate Program for San Bernardino County in the City of Ontario. Of the public housing units, 48 are two-bedroom, 14 have three or more bedrooms, and there is one one-bedroom unit. As of March 1995, all units were occupied and none needed substantial repair.

4. Provision of Adequate Sites

General Plan/Zoning Site Availability

The City will continue to process applications for entitlement to residential use on vacant parcels and encourage planning and regulatory actions, including specific plans, to achieve adequate housing sites offering a range of housing types and styles. A variety of housing types are provided in Ontario, ranging from 0 to 25 units per acre, with higher densities achievable through density bonus provisions.

In order to maximize potential for the remaining vacant acreage, the City will undertake an evaluation of the zoning of these parcels in terms of consistency with existing and proposed adjacent land uses, availability of services, transportation, noise and other factors to identify which parcels, if any, may be rezoned to higher densities. The City will notify property owners of parcels with potential for rezoning. Requests to rezone will be handled on a case-by-case basis as development applications are received. See Section V. Residential Land Resources for additional information and detailed maps.

The City is pursuing revitalization efforts in the Euclid Avenue Downtown and East Holt project areas which are contained within the Center City Redevelopment Project Area. Integral to the revitalization effort is the accommodation of residential uses in the Center City Redevelopment Area within the C-2 district and selected properties not impacted by the noise threshold within the C-3 zone south of Holt Boulevard in a mixed-use context either above the ground floor, or behind the primary commercial use. Incentives to promote mixed use projects may include: design assistance; exemption of residential from commercial FAR restrictions, or increased FARs in association with residential components, OHA financial assistance; expedited project review; shared parking revisions; and modification of fees. The CUP requirements for project submittals involving adoptive reuse or rehabilitation of existing structures for residential purposes will be processed administratively to expedite the approval and reduce costs associated with schedule delays.

In addition, the General Plan Amendment for the New Model Colony establishes land use designations for the area. Lands within the New Model Colony delineate a mix of residential land use potential and will require preparation of a specific plan for implementation.

Density Bonus Ordinance

Pursuant to State law (Government Code Section 65915), local governments shall grant density bonuses of at least 25%, plus additional incentives, in order to facilitate the economic feasibility of affordable housing projects. The minimum 25% density bonus and additional incentives, as mandated by State law, are to be provided to those developers who agree to construct at least:

- 20% of the units affordable to lower-income households;
- 10% of the units affordable to very low-income households; or
- 50% of the units for senior citizen housing

To receive density bonuses of up to 25%, the units must be rented to low and very low income households for a period of 10 years. To receive a 25% density bonus and other incentives, the units must be rented to low- and very low-income households for a period of 30 years. An example of other incentives is the reduction or waiver of application fees, the reduction or modification of a development regulation or requirement, or priority processing to projects qualifying for the density bonus. The purpose of the program is to provide incentives to the private sector to build housing affordable to very low and low households through the addition of more units than allowed by right in a land use designation.

The City has established a built-in density bonus for senior /congregate care facilities. This feature has been used in a number of senior complexes in the City. Although the density bonus provision is applicable throughout the City when requested by a developer, the City will actively promote its use in redevelopment areas, mixed-use projects, within Specific Plans, and as a feature of the proposed lot consolidation program for promoting recycling potential. Incentives might include reduction of off-street parking requirements, priority processing or design assistance. The Planned Residential Development Overlay Zone integrates an increased density potential into its provisions.

The City Development Code allows for density bonuses in the R1.5, R2 and R3 Districts, independent of the State required bonuses. Under the provisions of Section 9-1.1415 of the Development Code, maximum densities in the R1.5 District could increase from 8.0 dwelling units per acre to 11.0 dwelling units per acre. Maximum densities in the R2 District could increase from 13.0 dwelling units per acre to 16.0 dwelling units per acre; and in the R3 District, maximum densities could increase from 20.0 dwelling units per acre to 25.0 dwelling units per acre. With the addition of the 25% State authorized density bonuses, maximum densities could increase to 13.75 dwelling units per acre in the R1.5 District, 20.0 dwelling units per acre in the R2 District, and 31.25 dwelling units per acre in the R3 District.

Lot Consolidation/Recycling Program

The City will take steps to establish a density bonus and incentive program which promotes lot consolidation by property owners or developers for infill of vacant land or recycling of underutilized land in order to provide sufficient assemblage of acreage to develop projects with associated density to accommodate units affordable to lower income households. This program will be instrumental in achieving the intensification of residential neighborhoods and reducing the “commercial creep” surrounding the Euclid Avenue downtown area as recommended in the Downtown Economic Strategy Report. The lot consolidation program would entail City review of the relationship between number of units achieved under adopted site development standards, including minimum square footage per unit, setbacks, distance between structures, minimum lot size, and other impacting requirements. Modifications to development standards would be determined to allow for incremental additional units based on lot assemblage.

Under certain applications, the program would promote the “rounding up” of the fractional units which typically result from the relationship of the minimum square footage per unit standards and

minimum lot size standards. As an example, the Development Code requires a minimum lot area of 7,200 square feet, and a minimum of 2,700 square feet per unit in the R-2 district. This is equivalent to 2.66 dwelling units per lot, or 5.3 units if two lots are consolidated. The Lot Consolidation Program would allow for 6 units on two abutting sites, accommodated by adjustments in the minimum square footage per unit or other factors. In the R-2 district, the program could provide for one additional unit per each two standard minimum sized lots combined. In the R-3 district, where fractional units are not created based on the lot size/square footage per unit relationship, the density bonus and associated modifications will have to be tailored to achieve quality development in conjunction with increased development potential.

Other incentives to recycling include the continued development of irregular, small or otherwise substandard parcels without the requirement for variance application; financial incentives which reduce or defer processing fees, and OHA assistance in the acquisition of parcels or the coordination of real estate transactions. In addition, the OHA assembles and consolidates parcels for eventual disposition to private developers for building of housing with affordability components when such opportunities arise.

Accessory Living Units

The development of second units makes use of underutilized, developed areas and can be an important component in providing affordable housing in the City. Government Code Section 65852.2 requires that local government take one of three actions regarding second units: 1) adopt an ordinance allowing second units in single and multi-family zoning districts; 2) adopt an ordinance prohibiting second units provided certain findings are made; or 3) allow second units under specific conditions provided in state law.

Agricultural employment will continue in the New Model Colony area for a considerable period even as the area begins to develop with new housing and urban development. The City has adopted an Agricultural Overlay Zoning District that allows agricultural related uses to continue until such time a Specific Plan is approved for the area. The Development Code provides for secondary dwelling units in addition to primary dwelling units but does not specifically address agricultural employee housing. All existing housing facilities within the District are permitted by right.

The city will include in its Development Code amendment criteria for interim housing of agricultural workers and agricultural caretakers and families. The housing types to be considered will include dormitory-type housing, modular, and manufactured housing. These uses would be considered on a case-by-case basis, and would include consideration of the estimated duration of the agricultural use and employment location. Amendments to the Development Code relating to agriculture worker housing will be processed within one year.

The City of Ontario provides for accessory living (granny) units in Community Planning Areas 3, 4, and 9 and establishes requirements for size and lot coverage under the Development Code. Accessory dwelling units will also be considered in the New Model Colony under the specific plan regulations. A map of the applicable Community Planning Areas is presented in Appendix C. These

second units primarily serve to augment resources for senior housing, or as affordable rental units. Although the creation of accessory living units will continue to be a market driven, by request of property owner basis, the City will provide an incentive to development by reducing processing fees as part of the Development Code process currently underway.

Code Enforcement/Ontario Strike Force

The City of Ontario enforces the Uniform Building Code, which provides minimum health and safety standards for the maintenance of the existing housing supply. These standards are intended to provide for safe and sanitary housing that is fit for human habitation. The enforcement of the Uniform Building Code is normally handled on a complaint-response basis.

The Uniform Building Code mandates that health and safety deficiencies be corrected in accordance with construction standards that were in effect at the time the structure was built. In cases where property owners refuse to correct deficiencies, enforcement of the Uniform Building Code relies on civil sanctions.

The Strike Force works together to clean up low and moderate income target areas of Ontario which have high levels of requests for code and public safety service.

Streamlined Processing and Fee Incentives

Streamlined processing will be used as an incentive for projects which offer housing units at rents/purchase price affordable to lower income households, mixed-use residential components, or which rezone property to accommodate such uses. The City shall determine under what conditions the processing procedures currently implemented may be adjusted to serve as an incentive to the provision of housing suited for lower income households or which meets special needs within the community. There are several aspects of processing which should be considered in the analysis to determine incentive potential.

The framework for this program is the review of criteria currently used to determine which projects are eligible for priority or fast-track processing. It is recommended that the following types of projects be considered for fast-track or modified processing procedures as an incentive to development/rehabilitation: (1) New construction or rehabilitation of projects which provide units at rates affordable to lower and moderate income households; (2) Rezoning of parcels from either lower density residential or non-residential to multi-family; (3) Lot consolidations; (4) Senior projects; (5) Rehabilitation of housing which provides improvements for handicapped, and additional bedrooms. The outcome of this analysis is that criteria used to prioritize processing attention should be revised or modified to establish parameters which forward the City's objectives, and that processes be streamlined to the extent possible without compromising quality control and potential for public input where appropriate. The following are representative of the types of streamlining activities that might be appropriate for use as incentives:

■ As an incentive to a request for, or interest in redesignation of appropriate parcels within the Ontario Center Specific Plan from commercial to residential uses, determine the applicability of the request being processed pursuant to the minor modification provisions in the Plan. Interpretation under the minor modification provisions would significantly reduce the time and costs associated with a Specific Plan Amendment which otherwise might be required to change the land use designation.

■ For projects which propose affordable housing units, consider allowing an administrative adjustment process where the Zoning Administrator (or designee) can approve modified development standards such as setbacks, multiple use parking arrangements (already in effect), open space requirements, area per unit requirements, etc. This process would eliminate the requirement for zone variance and associated discretionary approvals. As an example: in multi-family projects which propose affordable housing units, an administrative level evaluation of public and private open space requirements on a case by case basis, taking into consideration availability of parkland, school playgrounds or other recreation opportunities in the vicinity which might support reduction of established requirements might be implemented as an incentive to development.

■ The City has adopted an administrative level review of CUPs for existing structures. Building on this concept, a streamlined process for CUP approval for projects within the C-2 and C-3 zones in the Center City project area which propose residential components should be developed to foster redevelopment activities. The administrative review function would be utilized for CUP approval of mixed-use projects which involve adaptive reuse of existing structures or new mixed-use projects when the project meets the conditions established by the proposed C-2 district zoning, and the design guidelines for the Center City project area.

The City already has in place tailored reduced application fees for individual homeowners for zone change, minor CUPs, variance, and minor appeals which are significantly lower than for any other land use. The existing tailored fee provision would be applicable when a standard lot consolidation or an accessory living unit is proposed by a property owner. An additional reduction of application fee would be appropriate for an accessory living unit application in conjunction with an affordable rent covenant.

A reduction or assistance with application fees would be appropriate for projects which meet the following criteria:

- The project is consistent with the General Plan and does not require a zone change or major variance processing, **and**;
- Contains a minimum of 25% of total units as affordable; **or**
- Proposes rehabilitation of rental projects which provide additional bedrooms and housing rehabilitation cases in which accessibility improvements are planned; **or**
- Proposes the conversion or construction of upper floors of commercial uses, and/or construction behind commercial uses for residential components in appropriately zoned C-2 and C-3 zones, subject to compatibility review; **or**

- Lot consolidation is proposed in association with a request for density bonus provisions and associated affordable housing requirements.

Multiple family projects are permitted in the R 1.5, R2 and R3 Zoning Districts and through a Conditional Use Permit in the C2 and C3 District. All projects require review of site plans and conformity with design guidelines through the planning department and the Development Advisory Board (DAB). The DAB is comprised of representative of the key departments and provides a review of the application to be sure it meets City requirements. While meetings of the DAB are advertised and noticed, the review is essentially a ministerial action. For projects that require a Conditional Use Permit, the City has two procedures. If the CUP involves an existing building (i.e. a renovation or addition), the matter is heard before the Zoning Administrator. If the CUP involves a new building, then the matter is heard before the Planning Commission. The Zoning Administrator process was established in the new development code to streamline processing of smaller projects. The Zoning Administrator meets twice a month while the Planning Commission meets once a month. Unless there is a rezoning, approval of a Specific Plan, or an appeal, the Zoning Administrator's or Planning Commission's decision is final.

As discussed above the Planning Commission must act on requests for the housing density bonus on multiple family projects as a part of the planned residential application.

5. Other Resources

Inland Fair Housing and Mediation Board

The City of Ontario contracts with the Inland Fair Housing and Mediation Board, a private non-profit public benefit corporation, for the provision of fair housing services. Inland Mediation Board provides educational courses, and acts as a technical advisor to housing industry associations. Fair housing outreach takes place through television spots and radio programs. Public information articles, in both English and Spanish, are published in general circulation newspapers, as well as newsletters of related associations and government agencies. Fair housing brochures are distributed twice a year to all community service agencies for display and distribution to the public.

As part of its contract with the City of Ontario, Inland Mediation undertakes the following activities:

- Coordinates and develops educational material, public workshops, staff workshops and in-service assistance for property owners, managers, realtors and renters on current local, state and federal fair housing laws.
- Develops marketing and advertising guidelines for use by the housing industry following Fair Housing Business Practices.
- Expands the public's awareness of fair housing law by: coordinating and developing fair housing material for distribution; and participating in local workshops, training sessions, and serving as a resource center for fair housing information and services available in Ontario.

- Abates discrimination by: counseling individuals with housing problems of their civil rights under both federal and state law; eliminating discrimination through mediation; referring all unresolved cases to HUD and/or DFEH; and testing for discrimination.

Senior Services/Shared Housing

This program is administered by a contract service provider using CDBG funding. The Senior Service/Shared Housing program assists individual low and moderate income senior citizens with economic, social and educational information pertinent to their well being. The program assists seniors with programs and referrals such as the Homeowners and renters Assistance program, maintaining a list of individuals to provide home and yard maintenance, and transportation services. It also provides a roommate matching network for seniors.

Private Resources/Financing Programs

A variety of private funding resources are available to support the purchase and rehabilitation of housing in the City

- **Federal National Mortgage Association (Fanny Mae) Community Home Buyers Program:** The loan applicant applies to participating lenders for fixed-rate mortgages issued by private mortgage insurers where the loan is based on a higher loan to value ratio than 80%.
- **Federal National Mortgage Association (Fanny Mae) Community Home Mortgage Improvement Program:** The loan applicant applies to participating lenders for mortgages with fund the purchase and rehabilitation of a home.
- **Federal National Mortgage Association (Fanny Mae) Fanny Neighbors:** Provides for low down-payment mortgages for single-family homes in underserved low income and minority communities.
- **Savings Association National Mortgage Company Inc. (SAMCO):** This program is based on a pooling process to fund loans for affordable housing ownership and rental housing projects. Non-profit and for-profit developers contact member institutions for application. Eligible activities include new construction of single family and multiple family rentals, cooperatives, self help housing, homeless shelters and group homes for the disabled.
- **California Community Reinvestment Corporation (CCRC):** This program consists of a non-profit mortgage banking consortium designed to provide long term debt financing for affordable rental housing. Non-profit and for-profit developers contact member banks for application. Eligible activities include new construction, rehabilitation, and acquisition of sites and existing structures.

- **Federal Home Loan Bank Affordable Housing Program:** This program provides direct subsidies to non-profit and for-profit developers and public agencies for affordable low-income ownership and rental projects. It is applicable only to new construction projects.

D. Housing Assistance Strategy Plans and Program Implementation

Two housing assistance strategy/implementation documents have been prepared which dovetail with the Housing Element Update. These strategic plans, the Consolidated Plan and the housing portion of the AB 1290 Compliance Plan are summarized in the following subsections.

1. Consolidated Plan

The Consolidated Plan, prepared pursuant to federal mandate, was originally adopted by the City in May 1995. The primary purpose of the Consolidated Plan is to match resources from the CDBG and HOME Investment Partnership with the needs of under-served Ontario residents. Much like the Housing Element, the Consolidated Plan presents an assessment of Ontario's existing housing supply, demand and corresponding need, and the city's five year strategies for addressing those needs.

The five-year strategy presented in the Consolidated Plan is a combination of revised versions of similar strategies originally introduced in the 1994-99 CHAS and the HOME Final Statement. The current Consolidated Plan five year strategy, presented in Table 48 below, encompasses the five year period from July 1995 to July 2000, and corresponds in part to the 2000-2005 planning period for the Housing Element. The Annual Action Plan outlines a one-year plan identifying the specific programs and projects, along with goals and resources for addressing need, and reviews the City's progress in previous years.

Table 48
CONSOLIDATED PLAN HOUSING ASSISTANCE PROGRAM PRIORITIES - 5 YEAR PLAN

Need Group	Program Type	Intent/Activities
Priority 1: Preserve Existing Rental and Owner-occupied Housing Resources		
<i>Priority Target: Large family renter households</i> Households Living in Substandard Conditions Households living in overcrowded Conditions Households Overpaying for Shelter	■ Acquisition and/or rehabilitation of existing multi-family units with affordability terms ■ Section 8 rental assistance ■ Preserve existing rental and owner occupied housing through rehabilitation grants and loans ■ Acquisition and/or subsidy through bond financing to preserve units at risk of conversion to market rate ■ Agreements with non-profits for purchase and/or managing affordable units ■ Neighborhood Enhancement programs (Ontario Strike Force, Community Improvement Task Force, Oldtimer's Foundation Home Maintenance) ■ Homebuyer's Assistance	Support preservation, rehabilitation, and development of suitable housing to meet needs of renter and owner occupied households. Strive to rectify the blighting conditions effecting both problematic individual apartment complexes and selected residential neighborhoods.
Priority 2: Increase Access to the Community's Existing Housing Resources		
<i>Priority Target: Rental housing needs of very low to moderate income large family households</i> First Time Home Buyers Low and Moderate Income Households	■ Mortgage Certificate Program ■ Down Payment Assistance Loan Program ■ Non-profit organizations acquisition and rehabilitation/sweat equity programs ■ Neighborhood Enhancement Programs* ■ Housing Conservation Program (Acquisition and/or subsidy from bond financing, HUD and other resources to preserve units at risk of converting to market rate) ■ New construction - developer incentives for low cost housing	Ontario's substantial stock of single family homes may be cultivated into a viable housing resource given rehabilitation efforts and home ownership assistance. Increase the percentage of Ontario residents who are homeowners to benefit the community through: neighborhood stability; pride of ownership; and tax benefits to owners.
Priority 3: Assist the Homeless and Households with Special Needs		
Homeless Persons and those persons at risk of becoming homeless Non-homeless persons with special needs	■ Financial support of various shelters and assistance programs ■ Section 8 rental assistance ■ Rehabilitation grants/loans ■ Relocation assistance ■ Support acquisition and conversion of existing structures for use as homeless shelters and transitional housing ■ Support non-profit organizations by offering financial assistance to purchase and rehabilitate homes for households at risk of becoming homeless ■ HOME loans for retrofitting housing for handicap accessibility ■ CDBG grants to organizations in support of frail elderly and seniors	Provide affordable housing for those households at risk of becoming homeless and continue support of local homeless service providers, shelters, food banks and transitional housing facilities through a combination of federal and local funds. Preventative measures include support of fair housing activities, support programs and shared housing for seniors, loans for handicap access retrofit of existing housing.
Source: Consolidated Plan 1995-2000. *Program Replaced with CARES Neighborhood Revitalization Program		

The Consolidated Plan establishes Ontario's priorities for providing housing assistance, as indicated in Table 46. A variety of agencies are responsible for implementing the programs, including the

City's Planning Department and the Ontario Housing Agency, the San Bernardino County Housing Authority, HCD and HUD, as well as numerous non-profit housing organizations.

2. AB 1290 Housing Strategy

The Ontario Redevelopment Agency has adopted the AB 1290 Compliance Program strategy for expenditures from the 20% Set-Aside Housing fund. Adopted November 1994, the implementation period for the Plan is July 1994 to July 1999. As of January 1997, the Ontario Redevelopment Agency had an approximate \$10 million accrued liability for all project areas. The AB 1290 Plan establishes income parameters which target portions of housing funds to households earning as low as 30% or less of the County median income, as well as non-statutory mandates for overall distribution of housing funds for assisted rental and for-sale units. It is the policy of the Ontario Redevelopment Agency to ensure affordability of assisted rental housing for a minimum of 30 years or the life of the project area plan. The affordability covenants are achieved through written regulatory agreements, deed restrictions and other covenants imposed upon the development/title which run with the land.

The AB 1290 Plan requires that at least 30% of all new units developed or substantially rehabilitated by the Housing Agency is affordable to low- or moderate-income households. Not less than 50% of the assisted units are targeted to rental income groups, which fall at 50% and below the County median income. Assistance for ownership households is targeted for those which fall between 50% and 80% of the County median income. The AB 1290 Plan estimates substantial rehabilitation of 351 units with price restrictions over the 5-year AB 1290 period. Of these, a total of 76 affordable multi-family units and 80 affordable single-family units are targeted for rehabilitation during the 1998-1999 component of the Housing Element period.

AB 1290 funding comes from two sources: the Redevelopment 20% Set-Aside and the HOME program. The Ontario Redevelopment Agency contributes housing fund monies equal to 25% of the City's HOME entitlement each fiscal year in order to meet HUD's match requirement. The HOME match contribution presently is used for the citywide rehabilitation program.

The programs proposed for implementing the AB 1290 Plan include: Home Ownership Assistance Programs; Acquisition Programs; Rehabilitation Programs, and "Other" Assistance Programs. These programs are summarized in the following table and described in Section B of this Chapter.

Table 49
AB 1290 PROGRAM

Program	Description ¹	Status ²
Home Ownership Assistance	1, 4, 6, 7	a, e
Acquisition	1, 2, 3, 4, 5, 7	a, e
Rehabilitation	2, 3, 4, 5, 7	a, e
Senior Housing	1, 4, 7	d, e
HOME Program Contributions	2, 3, 4, 5, 6, 7	a, e
CARES Neighborhood Revitalization	2, 3, 4, 5, 6, 7	a, e
Family Transitional Shelter	7	e
Mobile Home Task Force	7	a, b, e
Single and Multi-family Mortgage Revenue Bonds	4, 5, 7	d
¹ Key: 1 = New Construction; 2 = Significant Rehabilitation; 3 = Rehabilitation; 4 = Multi-family; 5 = Single family; 6 = Preservation/Restoration; 7 = Financial Assistance ² Key: a = available; b = planning; c = discussion; d = implemented; e = on-going		

E. Housing Plan Summary

The Housing Program Summary Table, below, summarizes the goals of each housing program, along with identification of the program funding source, responsible agency, and time frame for implementation for the planning period 2000-2005. This table summarizes the City's combined housing efforts, including the implementation strategies presented in Section VII. B, above, the Consolidated Plan and the AB 1290 Program. Programs are organized according to the major housing issues addressed in this Housing Element: provision of housing; affordable housing; equal opportunity housing; housing conservation.

The primary funding source to be used in Ontario for the implementation of its housing program will be the Redevelopment Housing Set-Aside Fund. The City will continue to use Federal HUD funds administered through the County's Section 8 Program for rental assistance, and CDBG funds for rehabilitation and neighborhood preservation efforts. HOME funds will continue to be a significant resource available for the preservation, improvement, and development of affordable housing.

Maintaining Ontario's older residential neighborhoods, which provide a valuable resource of market rate housing affordable to lower income households is vital to preserving the overall high quality and character of the community. In addition to maintaining the City's housing stock, Ontario must conserve affordable units in the community. Therefore, the preservation of existing affordable housing is important in ensuring that adequate housing opportunities are available to all residents. A large component of the City's housing programs are targeted to achieving these objectives.

A key element in satisfying the housing needs of all segments of the community is the provision of adequate sites for all types, sizes and prices. This is an important function in both zoning and General Plan designations. In addition to the provision of sites for new construction of a range of housing opportunities as well as affordable housing is the identification of existing multi-family structures for upgrading under Owner Participation Agreements and subsequent rental of units subject to affordability covenants. The OHA has been extremely successful in sponsoring bond financing for numerous multi-family rental projects in exchange for setting aside a portion of the units for lower-income households.

Programs have been established which address, and where appropriate, remove governmental constraints affecting the maintenance, improvement and development of housing. As well, in order to make adequate provision for the housing needs of all economic segment of the community, the housing program must include actions that promote housing opportunities for all persons regardless of age, race, sex, family size, marital status or physical disability.

**Table 50
HOUSING PLAN SUMMARY**

Housing Program	Program Intent	Plan Objective and/or Number of Units to be Assisted)	Potential Funding Source ¹	Responsible Agency	Time Frame
HOUSING AVAILABILITY AND PRODUCTION					
Land Use Element/ Development Code, Site Availability	Provide a range of residential development opportunities through land use and zoning designations, and specific plan implementation. Adequate residential sites to accommodate future growth in the City. Adjust land use designations to provide additional opportunities through re-designation of non-residential land to residential or mixed-use.	- Review applications for mixed-use projects in areas zoned C-3 throughout the City (outside of the Center City Project Area) to determine suitability and use compatibility of potential projects in relation to existing and proposed uses in the vicinity, traffic conditions, noise constraints, the character of the neighborhood, safety considerations, availability of public services, and any other factor which might impact quality of life. - Within the Center City Redevelopment Project Area, promote the development of roughly 25% of the total acreage zoned C-2 along and adjacent to the Euclid Avenue corridor, or C-3 south of Holt Boulevard in areas which are suitable for residential uses for mixed use projects with residential components at a density up to 25 dwelling units per acre. - Review requests for redesignation of land zoned for commercial uses to residential within the various Specific Plans within the City.. - Conduct a land use consistency analysis of remaining vacant residential parcels to determine which parcels are suitable for rezoning to higher density designations. Notify property owners of the potential for rezoning. Rezone property when development applications are submitted. - Identify underutilized or undeveloped non-residential properties which have potential for rezoning to a residential designation or a commercial designation appropriate to accommodate mixed-use concepts with residential components or senior residential projects.	General Fund	City of Ontario Planning Department	2000-2005 Focus 2000-2005 As requested 2001-2002 2001-2002
Recycling/Site Availability	Promote recycling of underutilized land through outreach and incentives program targeted to owners of land suitable for recycling or additional development.	The program may include: 1) Establish a lot consolidation program which offers a special density bonus; 2) Provision of regulatory incentives which relax or provide more flexible development standards when lots are consolidated; 3) Continued development of irregular, small or otherwise	General Fund Set-Aside Fund	City of Ontario Planning Department/OHA	Adopt program 2000-2005 Begin outreach program in 2001 Focus on Center

Table 50
HOUSING PLAN SUMMARY

Housing Program	Program Intent	Plan Objective and/or Number of Units to be Assisted)	Potential Funding Source ¹	Responsible Agency	Time Frame
	Focus use of financial resources on recycling activities in the underutilized R-3 neighborhoods adjacent to the Center City Redevelopment area	substandard parcels; 4) Financial incentives which reduce or defer processing fees; or 5) OHA assistance in acquisition of parcels or real estate transactions associated with consolidation.			City area 2000-2003
Sites for Homeless and Emergency Transitional Shelters	Provide adequate sites for emergency and transitional shelters. Continue to support efforts to expand transitional and temporary housing.	Propose the conditional use of transitional housing and homeless shelters in the R-3 zone and in the Commercial designations.	General Fund, Set-Aside Funds, ESG Funds	City of Ontario Planning Department/OHA	2001-2002
Mixed Use	Promote the development of mixed-use projects with residential components at higher densities with commercial designations where appropriate.	- Prepare a mechanism as part of the Development Code Update process for implementing mixed-use projects with residential components; include development standards that would ensure compatibility between the different uses in a mixed-use development. - In the determination of development standards for the proposed C-2 district, evaluate the applicability of exempting residential units on upper floors of, and behind, commercial structures from the allowable FAR for commercial/office uses, or for allowing an increase in FAR if affordable units are proposed. - Prepare design guidelines for the Center City Redevelopment area for mixed-use projects along and behind the Euclid Avenue corridor and south of East Holt Boulevard, residential rehabilitation and new residential construction. - The OHA / City will provide financial incentives to investors, property owners, etc., when appropriate, to encourage the conversion or construction of upper floors of commercial or office buildings or develop residential components behind commercial frontage uses in order to provide mixed housing and commercial/office uses, with shared parking arrangements. - Compile a slide presentation of successful mixed-use projects in the region which can be shown at Planning Commission or City Council workshops in order to better	General Fund; Set-Aside Funds; RDA Tax Increment	City of Ontario Planning Department/OHA	2001-2005 2001-2005 Completed 1998 2000-2005 2001

**Table 50
HOUSING PLAN SUMMARY**

Housing Program	Program Intent	Plan Objective and/or Number of Units to be Assisted)	Potential Funding Source ¹	Responsible Agency	Time Frame
		educate and inform the policy makers and the general public about innovative housing alternatives.			
Site Acquisition	Acquire sites (or assist with funds) for affordable/senior housing, when available and appropriate to achieve redevelopment goals of housing provision and reduction of blight in conjunction with non-profits or private developers.	- Identify a potential site to accommodate one multi-family revenue bond project. - Continue with plans to develop 80-100 very low and low-income senior housing units at Woolverton site. - Continue the redevelopment of Dahlia and Elderberry courts. - Continue the redevelopment of the Mission/Oakland Site - Continue facilitation of the 80 unit Seasons at Gateway affordable senior project on land previously zoned as a parking lot.	CDBG Funds; Affordable Housing Set-Aside Fund; Redevelopment Tax Increment	City of Ontario Planning Department/ORA	2000-2002 2001-2002 2001-2002 2001-2002 Complete
Development Code Revisions	Review and update Development Code to ensure consistency with Land Use Plan. Amend as necessary to provide for flexibility in site planning, and assure compatibility between uses. Incorporate the use of innovative construction techniques, design standards and energy conservation methods in new housing developments into the development of standards and DAB review.	- Adopt provisions of Development Code which: 1) Permit residential development above and behind ground floor commercial in the C-2 and C-3 zones, and within Planned Commercial specific plans; 2) Adopt provisions of Development Code which allow for a reduction in parking requirements for shared/multiple uses based on consistency with 3 of 4 established criteria; 3) Complete the C-2 District chapter and establish conditions such as: exemption of mixed-use residential from the commercial FAR, or an increased FAR to accommodate residential; modifications to typical standards to allow flexibility in site planning; provisions for adaptive re-use of existing structures. 4) Continued increased density allowance for senior/congregate care facilities and within the PRD Overlay zone - Continue to allow development of irregular, small or	General Fund	City of Ontario Planning Department	Complete Completed

Table 50
HOUSING PLAN SUMMARY

Housing Program	Program Intent	Plan Objective and/or Number of Units to be Assisted)	Potential Funding Source ¹	Responsible Agency	Time Frame
		otherwise substandard parcels			
Mobile Home Park Zone - Permit Factory Built Permanent Foundations	Maintain Zone to protect existing stock of mobile home resources and permit factory built housing on permanent foundations in R zones.	- Provide for development of mobile home parks and manufactured homes on permanent foundations as set forth in Development Code. - Require a zone change procedure for any mobile home park conversion applications.	General Fund	City of Ontario Planning Department	1997 update and on-going Upon Request
Density Bonus Program	Provides incentive for development of housing for low-income and large family households through provision of density bonus. Actively promote its use in vacant parcels, Redevelopment Project Areas, mixed-use, senior and Specific Plan projects. Include provisions to ensure the continued affordability of units.	- Develop a tailored density bonus to target the development of units for larger families. - Continue to accommodate requests from developers in any R zone. - Develop lot consolidation program as an incentive for recycling or additional development on underutilized parcels which modifies sq. ft./lot per unit requirements to achieve additional units. - Continue to accommodate built-in increased density potential in seniors/care facilities and within PRD overlay.	General Fund Affordable Housing Set-Aside Fund and other resources for incentives	City of Ontario Planning Department/OHA	2001-2002 Ongoing 2001-2005 Ongoing
ASSIST IN DEVELOPMENT OF AFFORDABLE HOUSING - HOMEOWNERS					
Ontario Redevelopment Agency - Habitat for Humanity and other non-profit agencies	Continue Programs assisting low and moderate-income households to become homeowners. Includes sweat equity, volunteers and donations from local builders.	- Provide resources to assist with 10 single-family units at 50-100% of median income. Encourage organizations to become HOME CHDO. - Issue a Request for Proposals on a yearly basis.	Affordable Housing Set-Aside Funds; CDBG for acquisition of property to be rehabilitated and sold; HOME	OHA	2000-2005 2 units per year Yearly 2000-2005
Redevelopment Agency - Private Developers	Work with private developers on urban infill projects. Provide very low, low and moderate income opportunities through write-down	Target 100 single-family units over the 2000-2005 planning period.	Affordable Housing Set-Aside Fund; CDBG;	City of Ontario Planning Department/OHA	2000-2005 Yearly 2000-2005

**Table 50
HOUSING PLAN SUMMARY**

Housing Program	Program Intent	Plan Objective and/or Number of Units to be Assisted)	Potential Funding Source ¹	Responsible Agency	Time Frame
	of land costs, off-site improvements or development fees, down payment assistance for first time home buyers, site analysis and site acquisition	· Issue a Request for Proposals on a yearly basis.	HOME		
Home ownership Assistance Programs: DPAL Program	First-Time Homebuyer Down Payment Assistance Loan Program	· Strive for down payment assistance for 15 households per year for a total of 75 households.	Affordable Housing Set-Aside Fund; Local Lenders	OHA	Yearly 2000-2005
Shared Equity Programs (see also Redevelopment Agency and Non-Profits)	Increase Home ownership opportunities for low and moderate income households.	· Work with local groups to offer shared equity programs as an option for low/mod income households. Target 2 units over the planning period.	Private Lenders; Non-profits	OHA	2000-2005
Accessory Living Rental Unit Ordinance	Maintain affordable housing opportunities to senior and low-income households and ordinance which permits accessory living on residential lots as zoned in specified CPAs.	· Target 10 units over 2000-2005 planning period. · Offer reduction or waiver of application fees as an incentive to promote opportunities as part of Development Fees Update.	General Fund	City of Ontario Planning Department	2000-2005 2001-2002
ASSIST IN DEVELOPMENT OF AFFORDABLE HOUSING - RENTER					
Multi-Family Acquisition and Rehabilitation Program, Ontario Housing Agency and Private Developers/Non-profit Organizations	Continue and pursue programs assisting low and moderate-income renters, particularly the multi-family acquisition and rehabilitation program. Provide very low, low and moderate income households opportunities and opportunities for senior housing.	· Strive for acquisition and substantial rehabilitation of 100 units. · Issue private activity tax exempt bonds, write down of land costs, off-site improvements or developer fees, site acquisition, rehabilitation or other incentives for multi-family and senior rental units. · Issue a Request for Proposals on a yearly basis.	Affordable Housing Set-Aside Fund; CDBG; HOME; Bond Financing	OHA	Ongoing 2000-2005 Ongoing 2000-2005 Yearly 2000-2005
Section 8 Housing Certificates/	8 Provide housing subsidies for low-income households. Continue to support efforts assist	· Provide referrals to apartment complex owners for information on the various Section 8 programs. Strive for 10 additional vouchers per year.	HUD	San Bernardino County Housing Authority	Ongoing program. Coordinate with

Table 50
HOUSING PLAN SUMMARY

Housing Program	Program Intent	Plan Objective and/or Number of Units to be Assisted)	Potential Funding Source ¹	Responsible Agency	Time Frame
Vouchers	600 households.				Housing Authority twice yearly. Mail out participation information on yearly basis.
Multi-Family Mortgage Revenue Bond Financing	Increase and preserve supply of rental ownership units affordable to low- and moderate-income households. Promote the use of MRB financing for new construction or for acquisition and refinancing of affordable rental units at risk of conversion to market rate, which include a minimum of 20% low income units	Target at least 2 new construction projects for a total of 120 units.	Bond Financing	OHA	Target first project by 2001 Second project by 2003-2004
Section 202 Elderly or Handicapped Housing	Provide housing and related facilities for the elderly and handicapped. Support all viable nonprofit entities seeking Section 202 funding. Assist with issuance of private activity tax bonds to facilitate new development, set-up lines of credit for developers, and acquisition of existing complexes for rehabilitation.	Utilize OHA set aside funds for acquisition and disposition of publicly owned land for a senior or congregate care mixed income development within appropriately zoned sites in the city. Prioritize processing of housing applications for seniors. Assign funding priority to housing rehabilitation cases in which accessibility improvements are planned. Include provisions to assist with or subsidize permit processing fees, if applicable.	HUD Section 202 Bond Financing ORA General Fund.	OHA City of Ontario Planning Dept. City of Ontario Planning Department OHA	Completion by 2002-2003. Review criteria for prioritization 2001 As submitted
Low-Income Housing - Non-	Increase Supply of Low Income Rental Units. Inform developers	The City will identify sites suitable for projects, make all known sources of funding known and available, and take	State Allocation Committee	Administered by DOF (LIHTC);	As requested by developers

Table 50
HOUSING PLAN SUMMARY

Housing Program	Program Intent	Plan Objective and/or Number of Units to be Assisted)	Potential Funding Source ¹	Responsible Agency	Time Frame
Market Rate in Market Rate Rental Projects (LIHTC)	and non-profits about LIHTC. Support and participate in additional rental housing programs which provide non-market rate rents in market rate projects for which only developers and investors may apply for tax credits or capital advances.	processing/promotional actions as necessary, as funding is available and interest exists.	(LIHTC); General Fund	City of Ontario Planning Department; OHA; Private Investors and Developers	and/or investors
Transitional Housing Program and Homeless Services	Provide housing opportunities for the homeless. Continue to provide households with emergency shelter and additional homeless services, including counseling to approximately 5,000 individuals per year.	Continue to maintain lease agreement with Pomona Inland Valley Council of Churches for the operation of the Parkside Transitional and Affordable Housing Program. Propose transitional facilities in the R-3 zone and emergency shelters in C zones throughout the City.	Affordable Housing Set-Aside HUD ESG Funds; CDBG	OHA HUD for ESG Funds/OHA	Ongoing lease agreement Development Code revision 2001

REMOVAL OF GOVERNMENTAL CONSTRAINTS

Priority Processing for Affordable Housing or Special Features	Facilitate production of affordable housing. Minimize project holding costs. Assign processing priority to affordable housing, housing rehabilitation in which accessibility improvements are planned, lot consolidations, senior projects rezoning and mixed use in Center City.	Develop prioritization criteria and a schedule for priority processing of affordable or specialized housing projects. Continue to implement one-step development process review. Designate a contact person to coordinate processing of all of the necessary permits.	General Fund	City of Ontario Planning Department	2001 Ongoing scheduling monitoring 2001-2005
Modify Development Fees	Provide incentives to developers of affordable/senior housing or other housing addressing special needs. Minimize project holding costs.	Continue or establish fee reductions, deferral fee waiver provisions for the production of low-income, mixed-use, senior citizen housing, lot consolidations, second units.	General Fund	City of Ontario Planning Department/ Building Department.	Establish incentive levels and conditions. 1997 ongoing implementation

Table 50
HOUSING PLAN SUMMARY

Housing Program	Program Intent	Plan Objective and/or Number of Units to be Assisted)	Potential Funding Source ¹	Responsible Agency	Time Frame
Density Bonus	See Housing Sites Section	· See Housing Sites Section.	See Housing Sites Section.	See Housing Sites Section.	See Housing Sites Section
Streamline review process/Modified Development and Site Improvement Standards	Reduce constraints on provision of affordable housing and/or mixed use. Reduce processing requirements through a specialized administrative review process which allows for modified standards.	· Develop a streamlined process for CUP approval for projects within the C-2 and C-3 zones in the Center City project area which propose residential components. Utilize the administrative review process for mixed-use projects which involve adaptive reuse of existing structures when the project meets the conditions established by the C-2 district zoning, and the downtown design guidelines. · For projects which propose affordable housing units, determine if amending the review process to allow for an administrative adjustment process and conditional use process where the Zoning Administrator (or designee) can approve modified development standards is feasible. This process would eliminate the requirement for zone variance and associated discretionary approvals. · As an additional affordable housing resource, investigate the potential for acquisition, rehabilitation and conversion of under-occupied hotels/motels in the City to affordable monthly rental units, subject to consistency with the UBC and Fire Code definition of an efficiency apartment. If such conversion is feasible, adopt an ordinance to allow hotels/motels which do not maintain a minimum transient occupancy factor (to be established as part of the evaluation) to convert non-transient rooms to long term affordable rental units.	General Fund	City of Ontario Planning Department OHA	Downtown Specific Plan 2001-2002
Non-governmental Constraints	Promote home ownership opportunities and development of affordable housing. Utilize available sources for write down of infrastructure or land costs.	· Research alternative methods of financing. · Continue the DPAL program. · Maintain relationships with local lenders, developers, and other constituencies such as realtors and non-profits.	CDBG Affordable Housing Set-Aside Fund	OHA	Review resources on a yearly basis

CONSERVE AND IMPROVE EXISTING AFFORDABLE HOUSING

Preservation of Existing and	Conserve affordable housing in the City at risk of converting to	Conserve the 126 units at risk of losing affordability controls during the 2000-2005 planning period.	Affordable Housing Set-	OHA	2000-2005 Project owners
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**Table 50
HOUSING PLAN SUMMARY**

Housing Program	Program Intent	Plan Objective and/or Number of Units to be Assisted)	Potential Funding Source ¹	Responsible Agency	Time Frame
Future Affordable Units	market rate.	- Assist interested project owners in securing multi-family tax-exempt bond financing refunding to continue affordability of bond units at risk of expiring, or refinance expiring mortgage revenue bonds through the issuance of new mortgage revenue bonds, or other available funding methods through CDBG, federal, state and local resources. - When appropriate, issue multi-family tax exempt or taxable bonds to purchase deteriorated and problematic apartment complexes or to refinance existing multi-family projects to extend affordability covenants. - Completed conservation of all at-risk units in current planning period.	Aside Fund, Bond Issuance; HUD; CDBG		contacted one year prior to expiration of affordability covenants. Conservation activities occur on per project basis.
Code Enforcement/ Ontario Strike Force Program	Preserve the housing stock and correct code violations. Continue the Housing Inspection Program in association with the CARES Program.	- Earmark funds for property acquisition as needed for demolition or substantial rehabilitation. - Establish a pilot program to determine interior conditions of units in target areas.	CDBG; Tax Increment Set-Aside	Building and Safety Department; OHA; Ontario Strike Force	2000 in conjunction with Consolidated Plan update
Retrofit Existing Units to Accommodate Elderly and Handicapped	Bring units into conformance with requirements of ADA	Provide funds to modify 6 housing units for the handicapped.	CDBG funds	OHA	2000-2002
Single Family Neighborhood Revitalization Program (CARES)	Preserve existing housing stock and correct minor and deferred home repairs for homeowners, using Residential Rehabilitation Assistance - Emergency Repair Grants; 0-5% Deferred Loan; Rebate Program;; Special Programs	Target low and moderate income households and support rehabilitation, removal of blight and neighborhood enhancements. Target assistance to 600 units.	CDBG; Affordable Housing Set-Aside	OHA; Building and Safety Department; City of Ontario Planning Department	Approximately 96 units per year 2000-2005
CARES Program (Multi-Family)	See Multifamily Acquisition/Rehabilitation	See Multifamily Acquisition/Rehabilitation	See Multifamily Acquisition/	See Multifamily Acquisition/	See Multi-family Acquisition/

Table 50
HOUSING PLAN SUMMARY

Housing Program	Program Intent	Plan Objective and/or Number of Units to be Assisted)	Potential Funding Source ¹	Responsible Agency	Time Frame
			Rehabilitation	Rehabilitation	Rehabilitation
Replacement of Units Removed	Preserve housing stock and replace substandard housing with sound move on housing	The OHA will replace housing units demolished in Redevelopment Areas within four years of removal, investigate feasibility of new development replacement for affordable housing.	Set-Aside Fund; General Fund	OHA; City of Ontario Planning Department	2001 for Dahlia and Elderberry St. demolition within 4 years for yet undetermined removals.
Mobile Home Park Assistance	Preserve low-cost housing options for City residents.	Provide technical assistance to mobile home park residents in pursuing MPAP funds.	HCD	HCD; OHA	As needed
Relocation Assistance Complementing Rehabilitation	Per Redevelopment law, the OHA is responsible for relocation of tenants dislocated through redevelopment and acquisition efforts.	Provide safe and sanitary housing for residents.	Set-Aside Funds, CDBG	OHA	As needed
Enhance and Preserve Existing Historic Structures	Pursue sources of funds and incentives to assist in the rehabilitation of historic properties.	Adoption of Mills Act contracts, which would give property tax relief for rehabilitation of historic property where OHA assists in the rehabilitation. Require affordability restrictions when OHA assists. Three Historic Neighborhood Districts have been approved with 122 homes designated.	General Fund, Set-Aside Funds	City of Ontario Planning Department/ OHA	Completed On-going rehabilitation assistance as needed
Room Additions	Promote the alleviation of overcrowded conditions in existing units by assigning funding priority to rehabilitation efforts in which bedroom additions are planned.	Approve funds to assist with possible room additions.	Set Aside Funds, CDBG	OHA	Yearly Allocation 2000-2005
EQUAL HOUSING OPPORTUNITY					
Equal Housing Opportunity	Compliance with Federal Fair Housing Act. Provide tenant rights assistance, investigates discrimination complaints and provides tenant/landlord mediation. Support the programs and activities of the Inland	The City will direct residents with discrimination complaints to the Inland Mediation Board. Provide services to over 500 persons per year.	CDBG	Inland Mediation Board	Services provided as requested

Table 50
HOUSING PLAN SUMMARY

Housing Program	Program Intent	Plan Objective and/or Number of Units to be Assisted)	Potential Funding Source ¹	Responsible Agency	Time Frame
	Median Board.				
Housing Referral Directory	Dispense information on local, state and federal housing programs.	- Update the directory of services and resources for low-and moderate-income households and special needs groups. - Provide information and referrals to persons on an as needed basis.	Departmental Budgets	OHA	1999 As requested.
ENERGY CONSERVATION OPPORTUNITIES					
Public Education	Promote residential energy conservation.	The City will support public education programs and encourage water conservation.	General Fund/other public or private sources.	City of Ontario ; Outside interest groups.	Ongoing program
Title 24 Admin. Code	Require compliance in new construction and rehabilitation.	The City will continue to enforce building code regulations (Title 24).	General Fund.	Engineering and Building Department.	Ongoing
Environmental Review	Require energy conservation measures in new construction.	EIRs for development and subdivisions shall be required to analyze energy impacts and solar uses.	General Fund.	City of Ontario Planning Department.	Required for Agricultural Preserve specific plans 2000-2005.
HOUSING ELEMENT MONITORING AND REPORTING					
Annual Reporting	Ensure that the Housing Element retains its viability and usefulness thorough annual review and monitoring.	Develop monitoring program and report annually to the City Council on implementation progress. Forward the monitoring report to HCD.	Departmental Budget	City of Ontario Planning Department/OHA	Annually.

¹ Identifies potential sources of funding. Listing of a particular funding source of a particular program does not connote that it has been allocated or appropriated as a source of funding for such program.

VIII. QUANTIFIED OBJECTIVES

State Housing Law requires that each jurisdiction establish the minimum number of housing units that will be constructed, rehabilitated, and preserved over the Housing Element planning period. The quantified objectives for this Element reflect the 2000-2005 planning period.

The quantified objectives of the fair share allocation of the Housing Needs Assessment are required to be part of the Housing Element and the City will strive to achieve them. However, Ontario cannot guarantee that these needs will be met through new construction given limited financial resources, the present gap in affordability of housing resources and incomes, and the City's approach to maximizing the wealth of existing housing stock in the City as a valuable resource for providing affordable housing. Satisfaction of the City's fair share of regional housing needs through new construction will partially depend upon cooperation of private funding sources and funding levels at the State, Federal and County programs.

A. New Construction

Table 51 contains the quantified objectives that will be used as guidelines toward meeting the new construction housing needs through the 2000-2005 planning period, and compares them to the RHNA fair share.

As Table 51 indicate, the objectives for the low-, moderate- and above moderate-income groups are anticipated to be achieved by new construction in the future planning period. As well, the objectives for the very low-income group are also met under the assumption that significant involvement of the Ontario Housing Agency is anticipated in these objectives. Within both tables, it should be noted that the exact number and affordability distribution of units for the senior/congregate care, multi-family revenue bond, and mixed-use projects may vary from those specified in the tables.

Table 51
NEW CONSTRUCTION HOUSING OBJECTIVES 2000-2005

Unit Type/Description	# Units	Very Low	Low	Moderate	Upper
Single Family Dwellings					
Dahlia and Elderberry Streets Redevelopment	42			2	40
Mission/Oakland	13	7	6		
Single Family Infill on various vacant or underutilized RA, RE, R-1, and SP parcels	500 ¹			110	390
Non-profits	10	5	5		
Granny Flats	10	5	5		
Development of Ag Preserve	695				695 ²
SUBTOTAL	1270	17	16	112	1,125
Multi-Family Dwellings					
Residential Specific Plan Vacant Land	850 ³		80	100	770
Seasons (Seniors)	80	32	48		
Palm Lane	90	54	36		
Proposed Senior or Congregate Care Facility ⁴	80	50	30		
Multi-Family on Vacant Land	640	108	122	150	260
Mountain View	86	83	3		
Multi-family Recycling Development					
Townhomes	22			22	
Condominiums/Apartments	410	150	100	160	
Multi-Family Mortgage Revenue Bond Project ⁴	100	15	15	70	
Mixed-Use in Center City Project Area ⁵	300	98	46	76	80
MF Recycling in Center City Project Area	300	150	120	30	
SUBTOTAL	2,958	740	600	608	1,010
Number of Units Expected to Be Added to Housing Stock	4,228	757	616	720	2,135
Regional Housing Needs Allocation	2,401	495	373	498	1,035
Demolitions/Conversions to Commercial Use*	441				
New Construction Housing in Excess (Deficit) of RHNA Needs.	1,386	262	243	222	1,100

1. Assumes buildout of remaining vacant land and infill/recycling opportunities.
 2. Assumes 1,737 units possible, with development occurring at a rate of 50% over four years.
 3. Development assumed to occur at the average 16 du/ac. However, some development may occur at densities up to 25 du/ac. Actual development within Specific Plans to date may have been at densities lower than the 16 du/ac average, thereby releasing surplus potential which can be maximized with higher intensity development within the maximum unit cap.
 4. Location and specific number of units yet to be determined. Planned for development of public/quasi-public land. Actual number of units may vary.
 5. Includes mixed-use potential on 25% of acreage zoned C-2 and C-3 within Center City Redevelopment Project Area which can accommodate residential and is compatible with adjacent uses, meets noise level standards, and is in proximity to transit opportunities
- * Reflects replacement factor used in the Housing Needs Assessment Methodology

B. Conservation of Existing “At Risk” Units

142 assisted projects are at risk of losing their use restrictions between 2000 and the end of the planning period. The objective for the future Housing Element planning period is the preservation of the 100 units eligible to convert to market rate located at The Grove.

C. Rehabilitation

The 1994-99 Consolidated Plan identified 1,746 ownership units and 915 rental units in need of rehabilitation in the City. The numbers cited, however, were derived from a 1988 survey. Since that time, 736 single family and 835 multi-family units have been rehabilitated, resulting in a decrease of cited units to approximately 1,010 single family and 80 multi-family units in need of rehabilitation. The 1996 Targeted Housing Conditions Inventory identified 37 units in need of substantial rehabilitation, 150 requiring moderate rehabilitation and 187 requiring minor rehabilitation. The CARES Program, primarily utilizing Redevelopment Housing Set-Aside funds and CDBG funds address the rehabilitation of housing in the City. The primary beneficiaries of these programs are renters and low income ownership households. It is assumed that above moderate income households will rehabilitate units as needed through private efforts. Table 52 establishes the objectives for the 2000-2005 planning period.

Table 52
PRESERVATION/REHABILITATION OBJECTIVES 2000-2005

PROGRAM	Very Low Income	Low Income	Moderate	Total
CARES Single Family	830	830	840	2,500
Acquisition/Substantial Rehabilitation	210	315		525
Preservation of At-Risk Units ¹	113	29		142
TOTAL	1,153	1,174	840	3,167

¹ During the 2000-2005 Housing Element Period

D. Financial Assistance Programs

Table 53 contains the quantified objectives for implementing the City’s financial assistance programs for the 2000-2005 planning period.

Table 53
HOUSING ASSISTANCE PROGRAM OBJECTIVES

Program Description	Households to be Assisted			
	Very Low	Low	Moderate	Total
First Time Homebuyer Program (DPAL)	10	15	50	75
Section 8 Rental Assistance	610			610
Homeless Outreach Program (ESG)	1,152			1,152
TOTAL	1,772	15	50	1,837

Table 54 summarizes the City's quantified objectives by income classification for the 2000-2005 planning period.

Table 54
CITY OF ONTARIO
QUANTIFIED OBJECTIVES SUMMARY 2000-2005

Quantified Objective	New Construction	Acquisition/ Rehabilitation	Homebuyer Assistance	TOTAL	RHNA
Very Low Income	757	210	10	977	495
Low Income	616	315	15	946	373
Moderate Income	720		50	770	498
Above Moderate Income	2,135			2,135	1,035
TOTAL	4,228	525	75	4,828	2,401

Housing Element Glossary

HOUSING ELEMENT GLOSSARY

Housing Subsidy: Housing subsidies refer to government assistance aimed at reducing housing sales or rent prices to more affordable levels. Two general types of housing subsidy exist. Where a housing subsidy is linked to a particular house or apartment, housing subsidy is "project" or "unit" based. In section 8 rental assistance programs the subsidy is linked to the family and assistance provided to any number of families accepted by willing private landlords. This type of subsidy is said to be "tenant based".

Housing Unit: A room or group of rooms used by one or more individuals living separately from others in the structure, with direct access to the outside or to a public hall and containing separate toilet and kitchen facilities.

HUD: See U. S. Department of Housing and Urban Development.

Income Category: Under state housing statutes, four categories are used to classify a household according to income based on the median income for the county. These categories are Very Low (0-50% of County median); Low (51-80% of County median); Moderate 81-120% of County median); and Upper (over 120% of County median).

Large Household: A household with 5 or more persons.

Manufactured Housing: Housing that is constructed of manufactured components, assembled partly at the site rather than totally at the site. Also referred to as modular housing.

Market Rate Housing: Housing which is available on the open market without any subsidy. The price for housing is determined by the market forces of supply and demand and varies by location.

Median Income: The annual income for each household size within a region, which is defined annually by HUD. Half of the households in the regions have incomes above the median and half have incomes below the median.

Mobile Home: A structure, transportable in one or more sections, which is at least 8 feet in width and 32 feet in length, is built on a permanent chassis and designed to be used as a dwelling unit when connected to the required utilities, either with or without a permanent foundation.

Mortgage Revenue Bond (MRB): A state, county or city program providing financing for the development of housing through the sale of tax-exempt bonds.

Overcrowding (as defined by the U. S. Census): A household with greater than 1.01 persons per room, excluding bathrooms, kitchens, hallways, and porches. Severe overcrowding is defined as households with greater than 12.51 persons per room.

Overpayment: The extent to which gross housing costs, including utility costs, exceed 30% of gross household income, according to the U. S. Census Bureau. Severe overpayment exists if gross housing cost exceed 50% of gross income.

Parcel: The basic unit of land entitlement. A designated area of land established by plat, subdivision, or otherwise legally defined and permitted to be used, or built upon.

Physical Defect: A housing unit lacking complete kitchen or bathroom facilities (U. S. Census definition). Jurisdictions may expand the Census definition in defining units with physical defects.

Project-Based Rental Assistance: Rental assistance provided for a project, not for a specific tenant. A tenant receiving project-based rental assistance gives up the right to that assistance upon moving from the project.

Public Housing: A project-based low-rent housing program operated by independent local public housing authorities. A low-income family applied to the local public housing authority in the area in which they want to live.

Redevelopment Agency: California Community Redevelopment Law provides authority to establish a Redevelopment Agency with the scope and financing mechanisms to remedy blight and provide stimulus to eliminate deteriorated conditions. The law provides for the planning, development, redesign, clearance, reconstruction, or rehabilitation, or any combination of these, and the provision of public and private requires an Agency to set aside 20% of all tax increment dollars generated from each redevelopment project area for the purpose of increasing and improving the community's supply of housing for low and moderate income households.

Regional Housing Needs Assessment (RHNA): The Regional Housing Needs Assessment (RHNA) is based on State of California projections of population growth and housing unit demand and assigns a share of the regions future housing need to each jurisdiction within the SCAG region. These housing need numbers serve as the basis for the update of the Housing Element in each California City and county.

Rehabilitation: The upgrading of a building previously in a dilapidated or substandard condition for human habitation or use.

Section 8 Rental Voucher/Certificate Program: A tenant based rental assistance program that subsidizes a family's rent in a privately owned house or apartment. The program is administered by local public housing authorities. Assistance payments are based on 30% of household annual income. Households with incomes of 50% or below the area median income are eligible to participate in the program.

Service Needs: The particular services required by special population, typically including needs such as transportation, personal care, housekeeping, counseling, meals, case management, personal emergency response, and other services preventing premature institutionalization and assisting individuals to continue living independently.

Small Household: Pursuant to HUD definition, a small household consists of two to four non-elderly persons.

Southern California Association of Governments (SCAG): The Southern California Association of Government is a regional planning agency which encompasses six counties: Imperial, Riverside, San Bernardino, Orange, Los Angeles, and Ventura. SCAG is responsible for preparation of the Regional Housing Needs Assessment.

Special Needs Group: Persons who have a more difficult time finding decent affordable housing due to special circumstances. Under California Housing Element statutes, these special needs groups consist of the elderly, handicapped, large families, female-headed households, farmworkers and the homeless. A jurisdiction may also include additional special needs groups that may be present in their community.

Subdivision: The division of a lot, tract or parcel of land in accordance with the Subdivision Map Act (California Government Code Section 66410 et seq.).

Substandard Housing: Housing which does not meet the minimum standards contained in the State Housing Code (i.e. does not provide shelter, endangers the health, safety or well being of occupants). Jurisdictions may adopt more stringent local definitions of substandard housing.

Substandard, Suitable for Rehabilitation: Substandard units, which are structurally sound and for which the cost of rehabilitation is considered economically warranted.

Substandard, Needs Replacement: Substandard units which are structurally unsound and for which the cost of rehabilitation is considered infeasible, such as instances where the majority of a unit has been damaged by fire.

Supportive Housing: Housing with a supporting environment, such as group homes or Single Room Occupancy (SRO) housing and other housing that includes a supportive service component such as those defined below.

Supportive Services: Services provided to residents of supportive housing got the purpose of facilitating the independence of residents. Some examples are case management, medical or psychological counseling and supervision, childcare, transportation, and job training.

Tenant-Based Rental Assistance: A form of rental assistance in which the assisted tenant may move from a dwelling unit with a right to continued assistance. The assistance is provided for the tenant, not for the project.

Transitional Housing: Transitional housing is temporary (often six months to two years) housing for a homeless individual or family who is transitioning to permanent housing. Transitional housing often includes a supportive services component (e.g. job skills training, rehabilitation counseling, etc.) to allow individuals to gain necessary life skills in support of independent living.

U. S. Department of Housing and Urban Development (HUD): The cabinet level department of the federal government responsible for housing, housing assistance, and urban development. Housing programs administered through HUD include Community Development Block Grant (CDBG), HOME and Section 8 among others.

Zoning: A land use regulatory measure enacted by local government. Zoning district regulations governing lot size, building bulk, placement, and other development standards vary from district to district, but must be uniform within the same district. Each city and county adopts a zoning ordinance specifying these regulations.

City of Ontario Development Code

Article 14 – Residential Districts

Sec. 9-1.1415:

**Residential densities
(R1.5, R2 and R3)**

Residential densities in the R1.5, R2 and R3 Districts are calculated based on Table 14-3 and conform to residential densities allowed in the General Plan. Base density is the number of dwelling units per gross acre within multi family districts allowed when a development project meets minimum City development standards and substantially complies with design guidelines as set forth in Sec.9-1.1445.

The City Planner shall make the determination for substantial compliance with design guidelines. Maximum densities may be achieved for development projects that meet and exceed City requirements as set forth in the following table.

Density bonus provisions for lower income households as provided by State laws are to be considered in addition to the maximum densities stated below.

Table 14-3. Residential Densities

District	Maximum Base Density (dwellings/acre)	Maximum Density Bonus (1) (dwellings/acre)
R1.5	8.0	11.0
R2	13.0	16.0
R3	20.0	25.0
Requirements:	Development project must comply with minimum development standards and applicable design guidelines.	A Planned Residential Development or mixed use development application shall be submitted AND the Planning Commission shall make at least three (3) of the following findings. - X the project provides exceptional benefits to the City with respect to employment, fiscal, social, housing and economic needs of the community - X the project provides exceptional architectural and landscape design amenities that exceeds standards and design guidelines - X the project provides new public facilities which are needed by the City (i.e. off-site improvements, parks, open space, recreation, or other community facilities) that are beyond those required for the project - X the project does not create unmitigable traffic impacts and overburden utilities serving the area - X the project incorporates areas or facilities which accommodate Recreational Vehicle (RV) parking

(1) Development projects with densities above the base density requirements require Planning Commission review and approval.

Article 14 – Residential Districts

City of Ontario Development Code

Sec. 9-1.1420:

**Open space requirements
(R1.5, R2 and R3)**

Multi-family projects within R1.5, R2, and R3 Districts must meet the following open space standards:

- (a) **Quantity.** The amount of open space per dwelling unit is specified in Table 14-4. This includes both private open space, for the exclusive use of a dwelling's occupant, as well as common open space, for the enjoyment of all of all residents of a development complex;
- (b) **Standards.** The following standards govern the placement and location of private and public open space:

- (1) **At least one-half (½) of the required open space area must be provided at the ground level, not including front yard setbacks, and not more than ½ of the open space requirement is to be satisfied by balconies or roof decks;**

- (2) **Common open space shall have a minimum contiguous area of three hundred (300) square feet with no dimension less than 15 feet in any direction.**

Private open space located at ground level shall have a minimum contiguous area of one hundred and fifty (150) square feet in area with no dimension less than ten (10) feet in any direction. Open space located on roof decks or balconies must have a minimum contiguous area of fifty (50) square feet in area and a minimum dimension of five (5) feet in any one direction;

- (3) **All required ground floor open spaces shall be planted with permanent landscaping or be devoted to recreational facilities, such as swimming pools, tennis courts, tot lots, patios or similar open space and/or recreational facilities;**
- (4) **Common and private open spaces are to be permanently maintained in an orderly fashion;**
- (5) **Private, ground level open space on the street side of a structure is to be suitably screened from the streets by a fence, densely planted shrub, or combination of**

both;

- (6) **Parking areas, driveways or service areas shall not be counted in the minimum open space requirement.**

City of Ontario Development Code

Article 30 – Parking and Loading

**Article 30: Parking and Loading
Requirements**

Sec. 9-1.3000:

Purposes

Requirements and standards for off-street parking facilities and off-street loading facilities are established to achieve the following purposes:

- (a) To alleviate or to prevent traffic congestion caused by shortage of parking spaces and the loading and unloading of trucks on public streets;
- (b) To ensure that off-street parking and loading facilities are provided for new land uses and expansion of existing land uses;
- (c) To ensure that off-street parking and loading facilities are designed in a manner that will result in maximum efficiency, protect the public safety, provide for the special needs of the physically handicapped, and where appropriate, insulate surrounding land uses from their impact.

Sec. 9-1.3005:

General provisions for off-street parking and loading

The following regulations apply:

- (a) The required number of off-street parking spaces and/or loading spaces is to be provided at the time of occupancy or at the time of occupancy of any building addition or intensification. All off-street parking and loading facilities shall comply with all standards prescribed in this Article. All spaces shall be maintained in good condition for the duration of the building or use;
- (b) No existing use of a site or structure shall be deemed to be nonconforming solely because of the lack of off-street parking or loading spaces required by this article. Any change in occupancy which results in a higher parking requirement under the Development Code will require additional parking;
- (c) Parking spaces required for building additions shall be based on the square footage of such addition. Parking spaces required for an occupancy change shall be based on the size/extent of the new business. Any existing

spaces in excess of the requirements of this Article may be applied to the spaces required for the addition or occupancy change;

- (d) All off-street parking spaces and loading spaces required by this article shall be located on the same site as the use that they are intended to serve, provided that for nonresidential uses where the parking spaces cannot be accommodated on the same site, they may be located in a separate off-street parking facility on a site not more than five hundred feet from the use they serve;
- (e) If in the application of the requirements of this article a fractional number is obtained one parking space or loading space shall be required for a fraction of more than one-half but shall not be required for a fraction of one-half or less;
- (f) Areas designated for off-street parking and loading, required access drives, and maneuvering areas shall not be used for the outdoor storage of materials;
- (g) All parking stalls must have direct access from a parking aisle or alley. Parking stalls may not be located behind one another, so that one vehicle has to be moved in order to move another, except in a mobile home park approved pursuant to Article 15 of this section.

Sec. 9-1.3010:

Required number of off-street parking and loading spaces

Subject to the provisions of Section 9-1.3005 (f), off-street parking facilities are to be provided for each use in accord with Table 30-1. For a use not specified in the table, the same number of off-street parking spaces must be provided as are required for the next most similar use, or as approved by the Planning Commission. Additional off-street parking spaces may be required by the Planning Commission.

Table 30-1. Off-street parking and loading requirements

	Land Use Type	Parking Requirement	Loading Requirement
AG	Agricultural		
		None, except for dwellings	None required
RESIDENTIAL	Residential		
	1) One & two-family dwellings (incl. Condominium units and mobile homes on individual lots)	2 spaces within an enclosed garage	None Required
	a) Accessory rental units	1 space	None Required
	2) Multiple dwellings (three or more dwelling units on a site)		
	a) Studio unit	1.5 spaces per unit, of which 1 space shall be in a garage or carport, plus visitor and recreational vehicle parking listed below	None Required
	b) One bedroom unit	1.75 spaces per unit, of which 1 space shall be in a garage or carport, plus visitor and recreational vehicle parking listed below	None Required
	c) Two bedroom unit	2 spaces per unit, of which 1 space shall be in a garage or carport, plus visitor and recreational vehicle parking listed below	None Required
	d) Three or more bedroom unit	2.5 spaces per unit, of which 2 spaces shall be in a garage or carport, plus visitor and recreational vehicle parking listed below	None Required
	e) Senior housing designed exclusively for occupancy by persons 60 years of age or older	0.75 spaces per unit. A minimum of 50% of the required number of spaces provided, including visitor parking spaces, shall be in a garage, plus visitor parking listed below	None Required
	f) Guest/visitor parking	1 space for every 4 units under 50 in the complex; 1 space for every 5 units between 51-100 units in the complex; and 1 space for each 6 units over 100 units in the complex.	None Required

Examples of Public Outreach

semana del 31 de Marzo al 6 de Abril del 2000 - La Prensa - A-17



**AVISO DEL PERIODO DE 30 DIAS PARA INSPECCION PUBLICA DEL
BORRADOR DEL PLAN CONSOLIDADO DE CINCO AÑOS (2000-2004) Y
PLAN DE ACCION DE UN AÑO (2000-2001) DE LA CIUDAD DE ONTARIO**

SE NOTIFICA A LOS INTERESADOS que la Ciudad de Ontario ha preparado el borrador del Plan Consolidado de Cinco Años (2000-2004) y el Plan de Accion de Un Año (2000-2001).

La publicacion de este aviso da principio al periodo de 30 dias para inspeccion publica como establece el Edicto Federal 24 CFR 91.105(b)(2). El periodo de inspeccion publica y comentarios por escrito comienza el viernes, 31 de Marzo, 2000 y continua hasta el lunes, 1ro de Mayo, 2000.

SE NOTIFICA TAMBIEN que el Plan Consolidado de Cinco Años y el Plan de Accion de Un Año seran presentados al Cabildo Municipal para su aprobacion en la fecha indicada enseguida:

FECHA: Martes, Mayo 2, 2000
LUGAR: Salon del Cabildo
703 East 8th Street, Ontario, CA
HORA: 7:00 PM

En esta junta, el Cabildo Municipal: (1) recibira comentarios del publico sobre el borrador del Plan Consolidado de Cinco Años (2000-2004) y el Plan de Accion de Un Año (2000-2001) y (2) aprobara presentar el Plan Consolidado de Cinco Años (2000-2004) y el Plan de Accion de Un Año (2000-2001) al Departamento de Vivienda y Desarrollo Urbano (HUD).

ANTECEDENTES

Cada año, la Ciudad de Ontario ha participado en una variedad de programas de subvenciones patrocinadas por la Secretaria de Vivienda y Desarrollo Urbano (HUD).

Los programas de HUD han incluido el "Community Development Block Grant" (CDBG), (Grupo de Subvenciones para el Desarrollo de la Comunidad), el "HOME Investment Partnership" (HOME) (Alianza de Inversiones en Hogares), y el "Emergency Shelter Grant" (ESG) (Subvencion para Refugios de Emergencia). La Ciudad de Ontario anticipa recibir las siguientes cantidades para estos programas, para el año fiscal 2000-2001:

CDBG	\$2,485,000
HOME	\$ 768,000
ESG	\$ 88,000

RESUMEN DEL PLAN CONSOLIDADO

Para recibir estos fondos, la Ciudad de Ontario debe presentar a HUD un Plan Consolidado cada cinco años y un Plan de Accion anualmente. El Plan Consolidado provee informacion detallada en relacion con las prioridades y desembolsos de fondos federales como lo son el Community Development Block Grant (CDBG), el HOME Investment Partnership Grant, y el Emergency Shelter Grant. El Plan Consolidado consiste de las siguientes areas:

- 1) Consultas con otras agencias publicas y privadas en relacion con temas como vivienda y otros.
- 2) Análisis del Mercado y la Vivienda describiendo la poblacion de la ciudad, estadísticas catastrales y la cantidad de las casas en existencia, instalaciones y servicios indigentes y personas con necesidades especiales.
- 3) Evaluacion de las necesidades de vivienda y otras para el Desarrollo de la Comunidad para la ciudad de Ontario.
- 4) Estrategias por cinco años tales como: (1) Estrategia de Vivienda costeable e Indigencia; (2) Estrategia de Desarrollo de la Comunidad sin el elemento de la vivienda; y (3) Estrategia Anti-pobreza.

PLAN DE ACCION DE UN AÑO

Para el año fiscal que comienza el 1ro de Julio, 2000 y termina el 30 de Junio, 2000, la ciudad de Ontario se propone utilizar los fondos de CDBG, HOME y ESG para implementar los programas enumerados a continuación:

**Community Development Block Grant
Grupo de Subvenciones para el Desarrollo de la Comunidad**

Programas Propuestos	Objetivo o Grupo	Cantidad
Programas de Vivienda y Desarrollo Comunitario		
Programa ARES		
Alquiler vivienda estacional	mantenimiento del edificio	\$ 200,000
Alquiler vivienda estacional	mantenimiento del edificio	\$ 299,500
Alquiler vivienda estacional	mantenimiento del edificio	\$ 299,500

Daily Bulletin, Friday, March 17, 2000

B2



NOTICE OF COMMUNITY MEETING/ PUBLIC HEARING

**CDBG - Home - ESG
Proposed Projects And Activities
For The City Of Ontario**

Notice is hereby given that a community meeting/public hearing will be held on Monday, March 27, 2000 at 7:00 p.m. at the Bon View Community Center located at 1010 South Bon View Avenue, Ontario, to solicit citizen participation in the development of proposed projects and activities related to the City's Five Year Consolidated Plan (2000-2004) and One-Year Action Plan (2000-2001).

All interested persons are invited to attend.

Bon View Community Center
1010 South Bon View Avenue
Ontario, CA
7:00 p.m.

If you have any questions regarding this community meeting/public hearing, please contact Mr. George R. Bonnin, Project Manager with the Ontario Housing and Neighborhood Revitalization Agency at (909) 371-2533.

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NOTICE OF COMMUNITY FORUM/PUBLIC HEARING

NEEDS ASSESSMENT AND CDBG/ESG APPLICATIONS

Notice is hereby given that a community forum/public hearing will be held on Thursday, January 13, 2000 at 6:00 p.m. at the Bon View Community Center located at 1010 South Bon View Avenue, Ontario. The City of Ontario is conducting this meeting to solicit citizen participation in the development of the City's Five Year Consolidated Plan (2000-2005) needs assessment. In addition, the City will distribute applications for Community Development Block Grant (CDBG) public service activities and Emergency Shelter Grant (ESG) activities at this meeting.

All persons interested are invited to attend.

If you have any questions regarding this community forum/public hearing, please contact Mr. George R. Bonnin, Project Manager with the Ontario Housing and Neighborhood Revitalization Agency at (909) 371-2533.

NOTICE OF COMMUNITY MEETING/PUBLIC HEARING

CDBG - HOME - ESG PROPOSED PROJECTS AND ACTIVITIES FOR THE CITY OF ONTARIO

Notice is hereby given that a community meeting/public hearing will be held on Monday, March 27, 2000 at 7:00 p.m. at the Bon View Community Center located at 1010 South Bon View Avenue, Ontario to solicit citizen participation in the development of proposed projects and activities related to the City's Five-Year Consolidated Plan (2000-2004) and One-Year Action Plan (2000-2001).

All interest persons are invited to attend.

Bon View Community Center
1010 South Bon View Avenue
Ontario, CA
7:00 p.m.

If you have any questions regarding this community meeting/public hearing, please contact Mr. George R. Bonnin, Project Manager with the Ontario Housing and Neighborhood Revitalization Agency at (909) 391-2515.



Aviso de Audiencia Pública



Asunto: Actualización de Elemento de
Vivienda de la Ciudad de Ontario
Fecha : Martes, 23 de octubre de 2001
Hora: 6:30 p.m.
Localidad: Ontario City Council Chambers

Se le invita a asistir a una junta para discutir la Actualización de Elemento de Vivienda de la Ciudad de Ontario. El Elemento de Vivienda establece las metas, políticas y estrategias que se refieren a las necesidades de vivienda durante los próximos cinco años. La Comisión de Planificación le invita a asistir a esta junta para que pueda proporcionar información sobre las necesidades de vivienda de la ciudad.

Las copias del Borrador del Elemento de Vivienda estarán disponibles en las siguientes localidades:

Departamento de
Planificación de la
Ciudad de Ontario
303 East "B" Street
Ontario, CA 91764

Biblioteca de la Ciudad
de Ontario
215 East "C" Street
Ontario, CA 91764

Bon View Center
1240 West Fourth Street
Ontario, CA 91764

Departamento de Vivienda
de Ontario
316 East "E" Street
Ontario, CA 91764

Para obtener información, póngase en contacto
con Cathy Wahlstrom, Senior Planner,
City of Ontario Planning Department
al número (909) 395-2036.

CITY OF ONTARIO

COMMUNITY NEEDS SURVEY

December 1999

Your response to this survey will help your City to better allocate funds received from the U.S. Department of Housing and Urban Development (HUD) in your neighborhood. This survey will also help City staff to find out what you believe are the top priorities and concerns for your neighborhood.

I am a: ☐ Resident ☐ Business ☐ Community Group ☐ Church

Please circle the appropriate ranking below to show where you believe the monies should be spent.

NEEDS:

Infrastructure Improvements:

	<u>HIGH (H)</u>	<u>MEDIUM (M)</u>	<u>LOW (L)</u>
Street Improvements	H	M	L
Sidewalks Improvements	H	M	L

Public Facilities:

Community Centers	H	M	L
Parks & Recreations	H	M	L
Museum	H	M	L
Senior Citizen Center	H	M	L

Housing Needs:

Residential Rehabilitation	H	M	L
Code Enforcement	H	M	L
Homeownership Assistance	H	M	L
Homeless/Transitional Facilities	H	M	L

Public Service Needs:

Crime Awareness/Prevention	H	M	L
Fair Housing Counseling	H	M	L
Senior Citizen Services	H	M	L
Youth Services	H	M	L
Homeless Services	H	M	L

OPTIONAL:

If you wish to be advised of the results of this survey, please write your name and address below. Staff will mail you the results once all of the responses have been tabulated.

Name: _____ Address: _____
 City: _____ State: _____ Zip: _____

Please return survey by **JANUARY 5, 2000**, mail to:

Ms. Lisa Moreno
 CHS, Inc.
 3840 Warner Avenue, Suite 203
 Fountain Valley, CA 92708



Thank you for completing this survey

DISEÑO FUSIONADO
DESARROLLO de la COMUNIDAD REQUIERE ESTUDIO
ONTARIO

La Ciudad comienza una planificación nueva procesa por el futuro usa de albergue federal y fondos del desarrollo de la comunidad: Desarrollo de la comunidad Bloquea Concesion (CDBG) y Sociedad de la Inversion del Hogar Programa (HOGAR). Una parte importante de este Diseño es preguntarlo, el residente, que piensa es las necesidades importantes en su barrio. Favor de ayudar la Ciudad en preparar el Diseño por completar el estudio siguiente.

Favor de verificar la caja apropiada abajo por cada exhibición de la categoría que piensa es las mas grandes necesidades del [unmet] en su comunidad. Favor de proveer usted entrada por cada artículo.

Favor de rodear la categoría (s) representa: Business Community Group Church Residente

NECESARIAMENTE CATEGORY NECESIDAD		PRIORIDAD HIGH	REQUIERE MEDIUM	NIVELADO LOW	
1. Necesidades de los Medioses Públicas					
a.	Ciudadano mayor Centra	☐	☐	☐	☐
b.	Centros de la juventud	☐	☐	☐	☐
c.	Centros por el Desactivaron	☐	☐	☐	☐
d.	Centros del Cuidado del niño Preschool Daycare	☐	☐	☐	☐
e.	Parques& Medioses de la Recreación	☐	☐	☐	☐
f.	Medioses del aparcamiento	☐	☐	☐	☐
g.	Otro Medioses del Barrio Centros de la comunidad	☐	☐	☐	☐
2. Mejoras del estructura de base					
a.	Prevención del diluvio y/o Mejoras del desagüe	☐	☐	☐	☐
b.	Mejoras del Sistema del agua	☐	☐	☐	☐
c.	Mejoras de la calle	☐	☐	☐	☐
d.	Mejoras de la cloaca	☐	☐	☐	☐
3. Servicio Público Necesariamente					
a.	Ciudadano mayor Repara	☐	☐	☐	☐
b.	Servicios impedidos	☐	☐	☐	☐
c.	Servicios de la juventud	☐	☐	☐	☐
d.	Transportación Repara	☐	☐	☐	☐
e.	Substancia Abusa Servicios	☐	☐	☐	☐
f.	Instrucción del empleo	☐	☐	☐	☐
g.	Conocimiento del crimen	☐	☐	☐	☐
h.	Albergue Justo Aconseja	☐	☐	☐	☐
i.	Leve Comprobacion de la Pintura& Disminucion	☐	☐	☐	☐
Otro Servicio Público Necesariamente: (ENCIMA DE)					

NECESARIAMENTE CATEGORY NECESIDAD	PRIORITY REQUIRES LEVEL HIGH MEDIUM LOW	1
4. Accessibility Requiere (Quitar de Barreras al Impedida)		
a. Edificios públicos	☐	☐
b. Parque & Medios de la Recreacion	☐	☐
c. Medios de la salud	☐	☐
d. Otro Medios del Barrio/ Centros de la comunidad	☐	☐
5. Necesidades del Desarrollo Económicas		
a. Barrio- Negocio Basado Pequeño Usa (lavandería automática, Comestibles Comercializa, etc.)	☐	☐
b. Creación del trabajo	☐	☐
c. Rehabilitación comercial	☐	☐
d. Negocio Apoya Servicios	☐	☐
e. Otro Necesidades del Desarrollo Económicas	☐	☐
6. Necesidades del Albergue		
a. Rehabilitación residencial	☐	☐
b. Mejoras por Impedido Accessibility	☐	☐
c. Mantenimiento de la Propiedad residencial/ Entrada en vigor de la codificación	☐	☐
d. Homeownership Ayuda	☐	☐
e. Desarrollo del Albergue del arriendo	☐	☐
f. Sin casa ni hogar/ Albergue de transición	☐	☐
g. Especial Necesariamente Medios del Albergue:		
Enfermedad mental	☐	☐
Droga/ Alcohol Abuso	☐	☐
HIV Necesidades	☐	☐
h. Arrendatario-Based Ayuda del Arriendo	☐	☐
i. Rehabilitación del (i)Homeowner	☐	☐
j. Otro Necesidades del Albergue	☐	☐

Dejar que la Ciudad evalúa necesariamente por área geográfica, favor de identificar el cerca calle cruzada a su residencia:

FAVOR de VOLVERLE a ESTUDIO A: Lisa Moreno
Comprehensive Housing Service, Inc
8840 Warner Avenue, Suite 204
Fountain Valley, CA 92708
(714) 841-6610

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Housing Element Update Comments

Copies of the 2000-2005 Draft Housing Element are available for review at the Ontario Planning Department, located:

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